Virtual Terminal User Manual

LUCY™ Gateway

User Guide for Merchants

LUCY™ Gateway • 45 West 36th Street • 6th Floor • New York City, NY 10018
Phone: 866.222.7527 • E-mail: lucysupport@lcynergydata.com

TABLE OF CONTENTS

Beginning to Use the Payment Server	1
Log in as a Merchant	2
Menu Bar	3
Manage Users	5
Adding a New User	5
Finding and Editing Users	6
Creating Transactions with Virtual Terminals	9
Credit Card	9
Credit Card -Sale	9
Credit Card – Pre-Auth	12
Credit Card – Force-Auth	13
Debit Card -Sale	15
Debit Card –Return	16
Check	17
Check -Sale	18
Check -Verify	19
Check -Force Sale	20
Check -Void	22
Check -Return	23
Gift Card	24
Gift Card –Redeem	24
Gift Card -Reload	25
Gift Card -Refund	26
Gift Card -Activate	27
Gift Card -Deactivate	28
Gift Card -Inquire	29
Batches and Settlements	30
Current Batch	30
Closed Batches	32
Settle Totals	34
End of Day	36
Find Transactions	37
Transaction Summary	37
Find Card Transactions	39
Find Check Transactions	45
Void Transactions	48
Refund Transactions	49
Repeat Sale Transactions	50
Capture Pre-Auth Transactions	51
Recurring Billing	53
Add & Edit a Customer	53
Add & Edit a Payment Item	55
Add & Edit a Contract	58
View Customers	61
View Contracts	63
Billing Report	64
Preferences and Merchant Support	66
User Access Control	66
Allow All IPs/Countries	67
Deny All IPs/Countries	68
Setting up Input Devices	70
Setting up Card Reader	71
Setting up PIN pad	72
Setting up Check Reader	73
Changing User Password	74
Setting Security	75
Sending E-mails to Merchant Support	77
System Logout	77

Overview

Information

By using the LUCY™ (let us connect you) Gateway, merchants have the ability to process and review transactions and activity 24 hours a day, seven days a week, manage their on-line experience and setup new user accounts and modify or delete existing user accounts, all right at their fingertips. Merchants can also upload Point-of-Sale (POS) transactions from their terminals and capture the images of signed sales drafts. As a result, merchants no longer have to hold copies of these transactions for retrieval requests. Instead, the images are housed on the web and available to the merchants through the Internet. In addition, merchants have access to manage accounts at the user level*.

The target audience for this documentation is individuals who will be using the LUCY™ Gateway on a regular basis to fulfill their payment processing needs. Basic computer skills will facilitate the use of the LUCY™ gateway, but are not required.

***Note:** Managing user accounts is dependent on the merchant's assigned security permissions.

Chapter

1

Beginning to Use the LUCY™ Gateway

What to Expect and What to Do When Beginning to Use the LUCY™ Gateway for payment processing.

In this introductory chapter, you will learn the basic steps necessary to begin to use the LUCY™ Gateway for payment processing. The topics covered include the login process, the payment server's graphical user interface (GUI), and the user account management.

To begin using the LUCY™ Gateway, you must first log in to the system. The following Step/Action table illustrates the login process.

Step	Action	Display
1.	Open your internet browser.	
2.	Type the Uniform Resource Locator (URL) for the payment server login page in the Address field (https://payments.cynergydata.com). Consult the system administrator for the LUCY™ Gateway if you are unsure of the correct URL.	

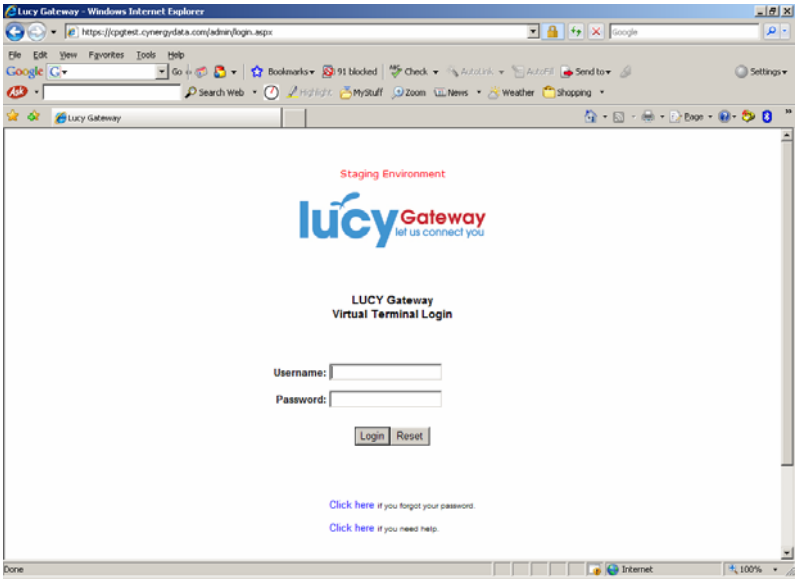


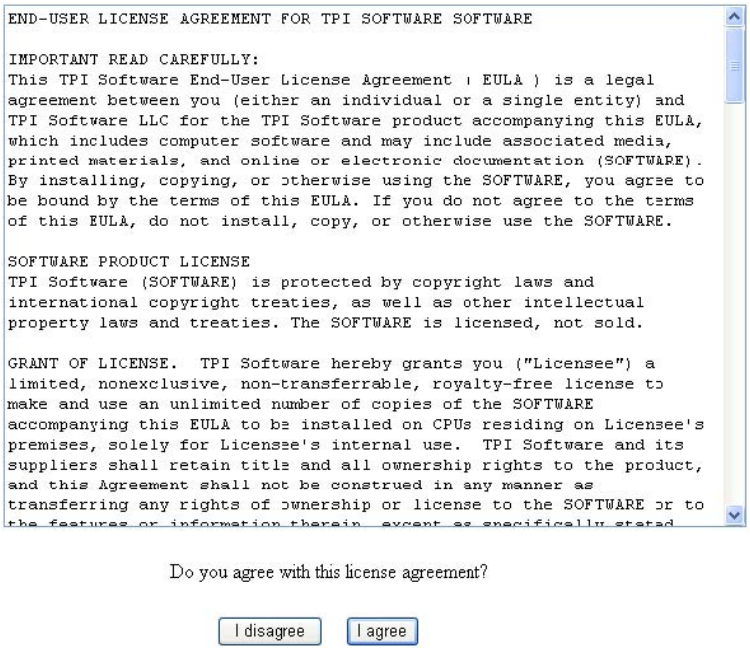
FIGURE 1.1.
Displaying the login page for the LUCY™ Gateway

Payment Server Login (continued)

Step	Action	Display
3.	Input your user name in the username field.	
4.	Input your password in the password field.	
5.	Click Login (The Reset button lets you re-enter your username and password).	

Information If this is your first time logging on to the payment server, you will see an **End User Licensing Agreement** (EULA). To continue your login, read the agreement and click the **I agree** button.

FIGURE 1.2.
Displaying EULA
(End User License Agreement).
You will only see this page one time once you agree to the terms.


END-USER LICENSE AGREEMENT FOR TPI SOFTWARE SOFTWARE
IMPORTANT READ CAREFULLY:
This TPI Software End-User License Agreement (EULA) is a legal agreement between you (either an individual or a single entity) and TPI Software LLC for the TPI Software product accompanying this EULA, which includes computer software and may include associated media, printed materials, and online or electronic documentation (SOFTWARE). By installing, copying, or otherwise using the SOFTWARE, you agree to be bound by the terms of this EULA. If you do not agree to the terms of this EULA, do not install, copy, or otherwise use the SOFTWARE.
SOFTWARE PRODUCT LICENSE
TPI Software (SOFTWARE) is protected by copyright laws and international copyright treaties, as well as other intellectual property laws and treaties. The SOFTWARE is licensed, not sold.
GRANT OF LICENSE. TPI Software hereby grants you ("Licensee") a limited, nonexclusive, non-transferrable, royalty-free license to make and use an unlimited number of copies of the SOFTWARE accompanying this EULA to be installed on CPUs residing on Licensee's premises, solely for Licensee's internal use. TPI Software and its suppliers shall retain title and all ownership rights to the product, and this Agreement shall not be construed in any manner as transferring any rights of ownership or license to the SOFTWARE or to
Do you agree with this license agreement?
I disagree
I agree

Log in as a Merchant

Information After you log in to the system as a merchant, a menu bar will appear on the left of the screen. It contains a list of options: **Virtual Terminals**, **Recurring Billing**, **Current Batch**, **End of Day**, **Closed Batches**, **Find Transactions**, **Manage Users**, **Preferences**, **E-mail** and **Logout**.

The **Manage Users** feature is discussed in this chapter. All other features will be discussed in following chapters.

Log in as a Merchant (continued)

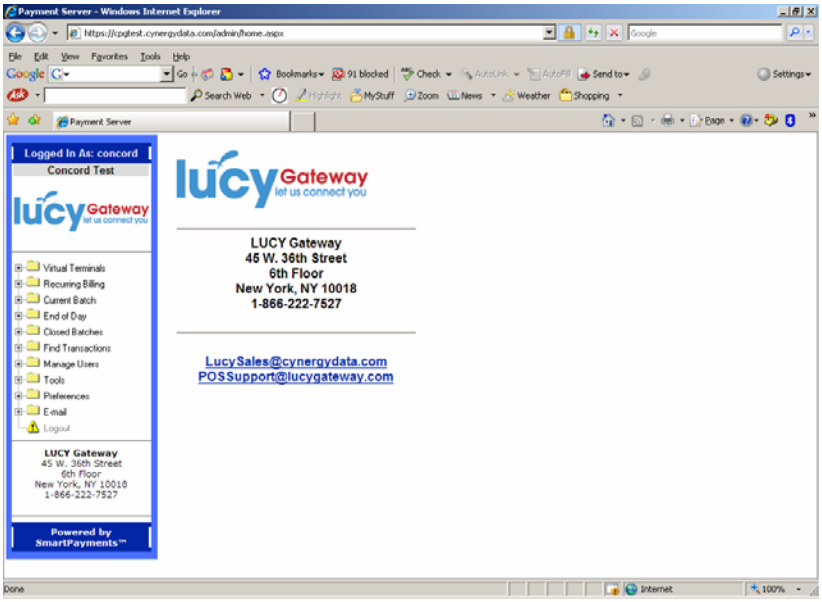


FIGURE 1.3.
Displaying the payment gateway in a browser window

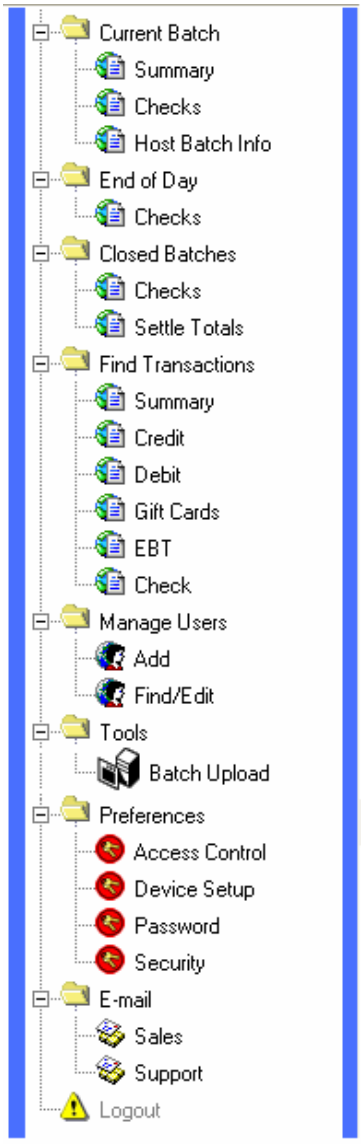
Information The **Menu Bar** on the left side of your browser window has up to ten folders plus a Logout icon. Each folder has a small plus sign (+) to the left, meaning those folders each have one or more sub folders or links for further selection. Click on the plus signs (+) to expand the folders and see the contents. The following table describes each folder and its contents. *Notice you may not be able to see all ten folders and all the links inside the folders, depending on your merchant's payment processor setup.*

FIGURE 1.4.
A fully expanded Menu Bar

	VirtualTerminals
Credit	**Process** Sale**,** PreAuth **or** ForceAuth **transactions for a credit card.**
Debit	**Process** Sale **or** Return **transactions for a debit card.**
Checks	**Process** Sale**,** Verify (PreAuth)**,** Void**,** Return **or** ForceSale (PostAuth) **transactions for a check.**
Gift Cards	**Process** Redeem**,** Reload**,** Refund**,** Activate, Deactivate **or** Inquire **transactions for a gift card.**
	Recurring Billing
Add Customer	**Add a new customer for recurring billing.**
View Customers	**Display established recurring billing customers.**
View Contracts	**Display established contracts for customers.**
Billing Report	**Display transactions processed through recurring billing.**

Menu Bar

FIGURE 1.4. (Continued)



	Current Batch
Summary	**Display a summary list of transactions in the current batch**
Credit/Debit/EBT	**Display the transaction details in the current batch.**
	End of Day
Credit/Debit/EBT	**Display the current batch summary and allow you to submit the batch.**
	Closed Batches
Summary	**Display a summary list of transactions in the current batch**
Credit/Debit/EBT	**Display the transaction details in the current batch.**
	Find Transactions
Summary	**Display a summary list of all transactions categorized by the payment type.**
Credit/Debit/EBT	**Display the current batch summary and allow you to submit the batch.**
	Manage Users
Add	**Add a new user account.**
Find/Edit	**Find, edit or delete user accounts.**
	Preferences
Access Control	**Grant or deny access to log in to an account by verifying the IP address.**
Device Setup	**Set up PinPad, Card Reader and Check Reader devices connected to your system.**
Password	**Change the user password.**
Security	**Set security for functions performed at the user level.**
	Email
Sales	**Send email to the LUCY™ Gateway sales team.**
Support	**Send email to the LUCY™ Gateway support team.**
	Logout
Logout	**Exit the LUCY™ Gateway.**

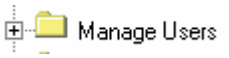
Manage Users

Adding a New User

Information The **Manage Users** section is used to add, find, edit, or delete user accounts. The examples below show two scenarios when you would want to add a new user.

- **Your company must establish a user account for each terminal.** This account is set up specifically to upload transactions and sales draft/check images to the web.
- **Your company wants to establish a user account for an office manager.** This manager needs a user name and password for access to retrieve images and view reports.

Information Use the following Step/Action table for assistance when creating a new user account.

Step	Action	Display
1.	Click on the **Manage Users** folder.	
2.	Click on the **Add** link to add a new user.	

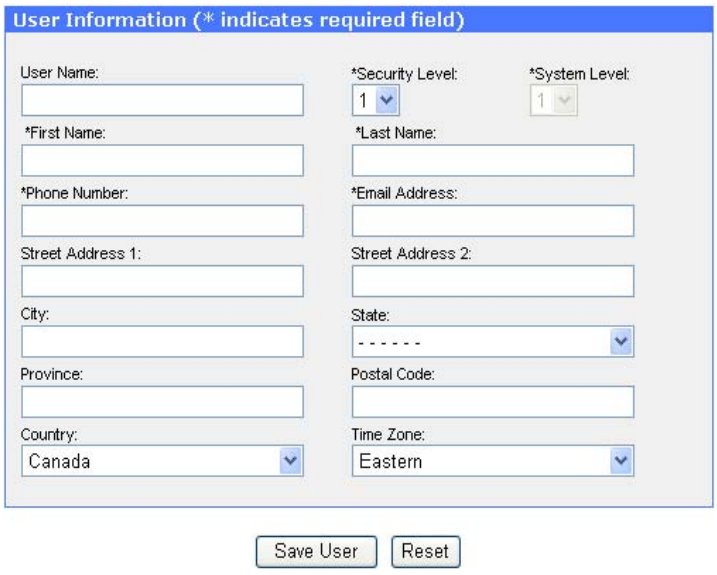
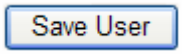


FIGURE 1.5.
Entering new user information

- Without specifying a user name in the **User Name** field, the payment server will generate a user name for you.
- The **First Name** and **Last Name** fields are where you will need to identify the terminal that will be uploading to this account or the entity that will be using this account.

Adding a New User

- The **Security Level** box should be defined correctly to grant the user access to perform his/her job duties. For more information on security level settings, see Setting Security on page 75.

Step	Action	Display
3.	Enter the new user's information into the User Information form.	
4.	Click on the **Save User** button (The **Reset** button allows you to return to the previously saved User Information settings).	

Finding and Editing Users

Information The **Find/Edit** function lets you manage the user account, such as, search a user account, modify the previously entered user information, delete an existing user, activate or inactivate a user account, etc. Use the following Step/Action table for assistance.

Step	Action	Display
1.	Click on the **Manage Users** folder.	
2.	Click on the **Find/Edit** link.	

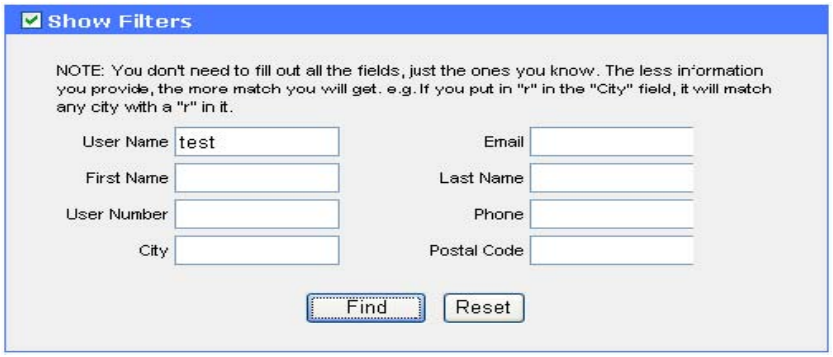
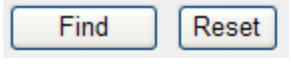

Show Filters
NOTE: You don't need to fill out all the fields, just the ones you know. The less information you provide, the more match you will get. e.g. If you put in "r" in the "City" field, it will match any city with a "r" in it.
User Name
test
Email
First Name
Last Name
User Number
Phone
City
Postal Code
Find
Reset

FIGURE 1.6. Entering target user information

Step	Action	Display
3.	Fill out the field(s) that you know for your target user in the **Show Filters** form. Notice, without entering any information in the filter form, all user accounts will be returned in a list.	
4.	Click **Find** (The **Reset** button clears the form and lets you re-enter the information).	

Finding and Editing Users (continued)

FIGURE 1.7. Displaying a list of users (Notice the ▲ and ▼ arrows under each column name are for sorting the list).

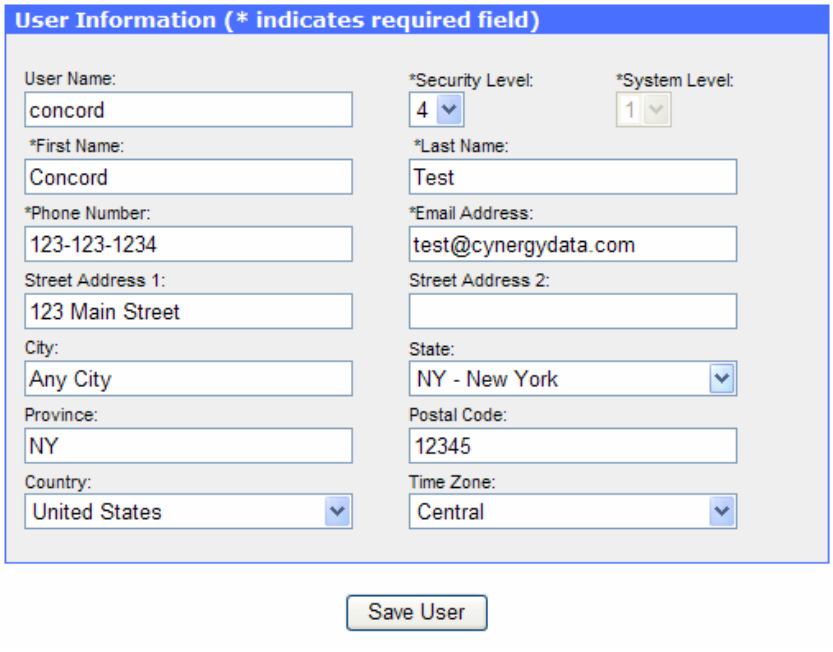
User Name	Last Name	First Name	Partner ID	Email
test merchant	test	test	100	test1@myCompany.com
test myMerchant	testing	hello	100	test2@myCompany.com

Step	Action	Display
5.	To send an email to the user, click on the **Email** link. Your default mail application will pop up for you to email the user.	Email ▲ ▼ test1@myCompany.com
6.	To view, edit or delete the user, click on the **User Name** link. The following figure will appear.	User Name ▲ ▼ test merchant

FIGURE 1.8. Displaying User information

Step	Action	Display
7.	To edit the user, click the **Edit User** link in the upper right corner of the User Information window.	Edit User

Figure 1.9. Displaying the detail of user information



Finding and Editing Users (continued)

Step	Action	Display
8.	Edit the fields as necessary, and click **Save User** to save the changes.	Save User

Figure 1.10.
The **User Information** box will appear after clicking S**ave User**.

Information The following table continues to describe the function of each link in the figure above.

Link	Function
Email:**test1@myCompany.com**	**To send the user an email with your default mail application.**
Reset Password	**To reset the password. The payment server automatically generates a new user password.**
Email Password	**To send the user his/her password, in the context of a pre-defined email template (See Figure 1.11 below).**
Log In as this User	**To log in as this user, primarily to test security and functionality.**
Delete User	**To delete the user. Notice, you cannot delete a** primary user**. A primary user is created when a merchant or reseller account is first created.**
Make User Inactive OR **Make User Active**	**To make the user active or inactive**

Send Email
From Your Company<support@yourdomain.com>
To abc@ab.com
CC abc@ab.com
BCC
Subject Your account information
Dear Tester,
Welcome and thank you for choosing cur payment solution! Please note that you will need your user name and password to log ir the next time you visit us. Remember, passwords are case-sensitive. You must enter your password exactly the same way, including capitalization, each time you log ir.
Please use this link to start using our payment solutions:
https://localhost
Payment Server account information.
- PartnerID: 109
- Merchant Number: 162
- User Name: testingUser
- Password: 5088
Send
Reset
Don't Send

FIGURE 1.11.
Emailing the user his/her initial password generated by the payment gateway.

Chapter 2

Creating Transactions with Virtual Terminals

How to Use Virtual Terminals.

Virtual Terminals allow you to process various transactions on credit card, debit card, check, and gift card. The transaction types include **Sale**, **PreAuth** (pre-authorization), **ForceAuth** (post-authorization), **Void**, **Return**, etc. This chapter describes how to process each type of transaction, grouped by the payment methods: Credit Card, Debit Card, Check, and Gift Card.

To process retail transactions, you will need various devices, such as card reader, PIN pad, and check reader. Refer to Setting up Input Devices on page 70 for details.

Credit Card

Information The virtual terminal does not facilitate **Void** and **Return** transactions on credit cards. Instead, these functions are provided through the **Find Transactions** function. This is to ensure a void or return transaction can only to be made on an existing transaction, and thereby reduce opportunity for fraud.

Credit Card –Sale

Step	Action	Display
1.	Click on the **Virtual Terminals** folder.	
2.	Click on the **Credit** link	
3.	Click on the **Sale** tab. See FIGURE 2.1.	

Credit Card – Sale (continued)

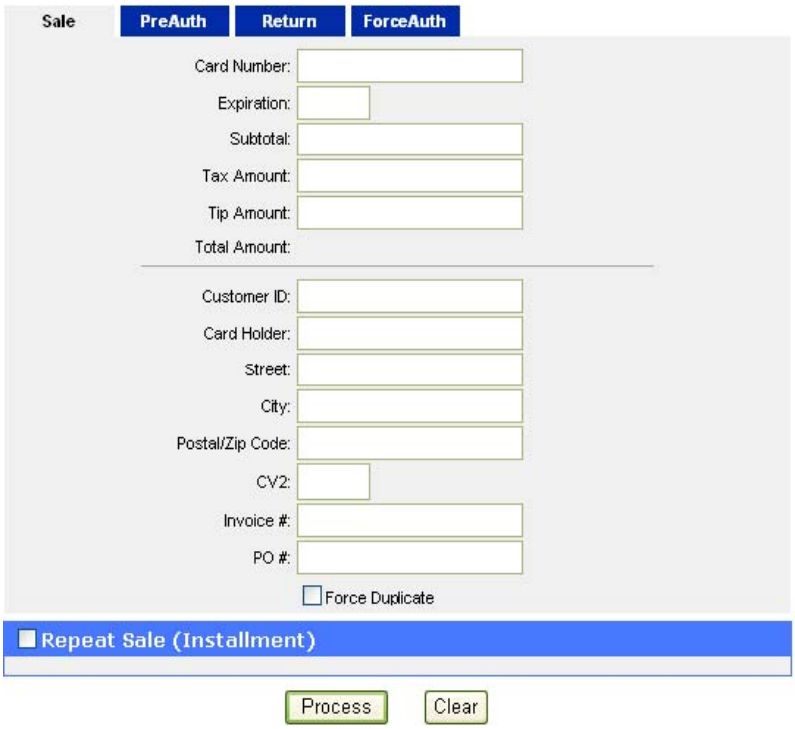


FIGURE 2.1. Entering the credit card sale information

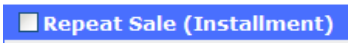
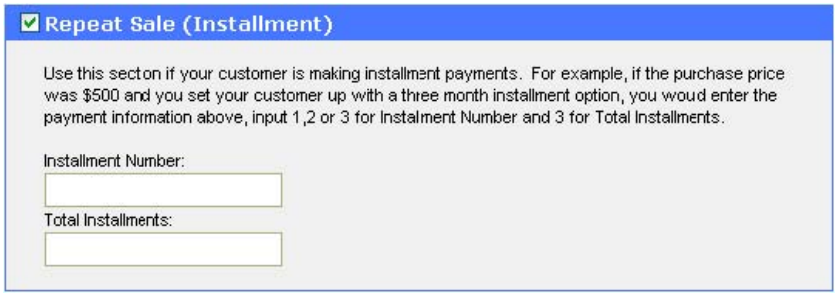
Step	Action	Display
4.	Enter the credit card information into the **Credit Card Sale** form.	
5.	By checking the **Force Duplicate** box, you can process a duplicate transaction. A duplicate transaction is an attempted transaction identical to the one already made on the same day, with the same credit card number, expiration date, and total amount.	
6.	The **Repeat Sale** function is designed for a credit card payment with installments. If this transaction is a repeat sale, check the **Repeat Sale** box to expand the section. Otherwise, skip this step and go to **Step 8**.	

FIGURE 2.2. Filling out the **Repeat Sale** fields


Repeat Sale (Installment)
Use this section if your customer is making installment payments. For example, if the purchase price was $500 and you set your customer up with a three month installment option, you would enter the payment information above, input 1,2 or 3 for Instalment Number and 3 for Total Installments.
Installment Number:
Total Installments:

Credit Card – Sale (continued)

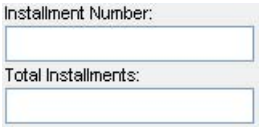
Step	Action	Display
7.	Fill out the two fields in the **Repeat Sale** section for an installment payment.	
8.	Press **Process** (The **Clear** button lets you clear the form). The payment gateway will generate a receipt you can print for your customer.	

FIGURE 2.3. Displaying a credit card sale receipt

Print Receipt
Map Address

Date	8/29/2007
Time	4:29 PM CDT
Trans Type	Sale
Register	1
Subtotal	$2.00
Account	**********0001
Exp Date	1209
Issuer	VISA
Name	Test Merchant Acc
Invoice#	
PO#	
Sale Tax Amt	
Convenience Amt	
Total Amt	$2.00
Street	75 W. 123rd Street
City	New York
Zip	12345
Entry Method	Manual
Result	APPROVED
AuthCode	990034
Message	APPROVAL
PNRef	20683187
CommercialCard	False
CVResult	Match
AVSResponse	Service Not Supported

FIGURE 2.4. Displaying a credit card repeat sale receipt

Print Receipt
Map Address

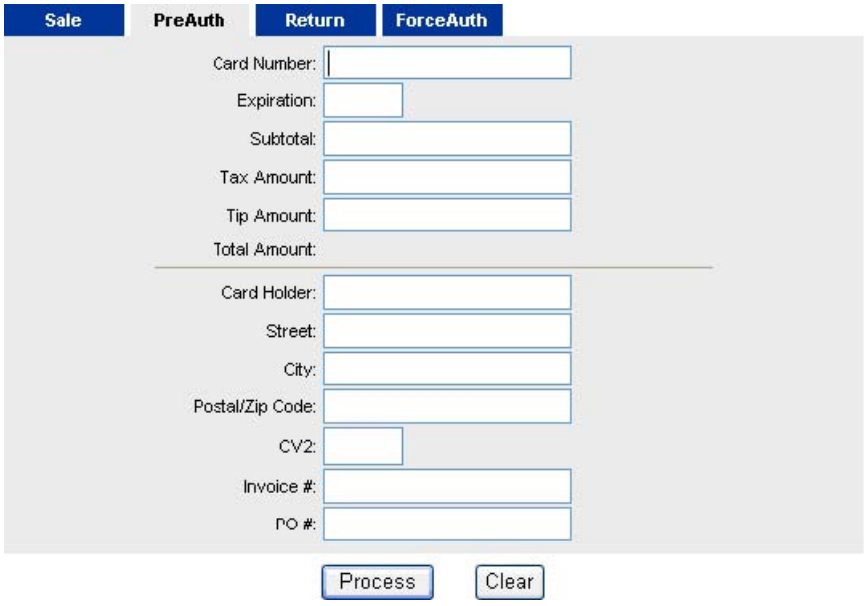
Date	8/29/2007
Time	4:11 PM CDT
Trans Type	RepeatSale
Register	1
Subtotal	$2.00
Account	**********0001
Exp Date	1209
Issuer	VISA
Name	Test Merchant Act
Invoice#	
PO#	
Sale Tax Amt	
Convenience Amt	
Total Amt	$2.00
Street	75 W. 123rd Street
City	NewYork
Zip	12345
Entry Method	Manual
Result	APPROVED
AuthCode	994626
Message	APPROVAL
PNRef	20682256
CommercialCard	False
CVResult	Match
AVSResponse	Service Not Supported

Credit Card – Pre-Auth

Information Pre-Auth is the process of authorizing and reserving the funds for the transaction. This ensures the card is valid and the cardholder has sufficient open-to-buy funds to cover the purchase amount plus any tip, shipping fees or other costs involved with the sale, and reserving the funds to complete the sale.

Step	Action	Display
1.	Click on the **Virtual Terminal**s folder.	
2.	Click on the **Credit** link.	
3.	Click on the **PreAuth** tab. See FIGURE 2.5.	

FIGURE 2.5. Entering the credit card pre-auth information



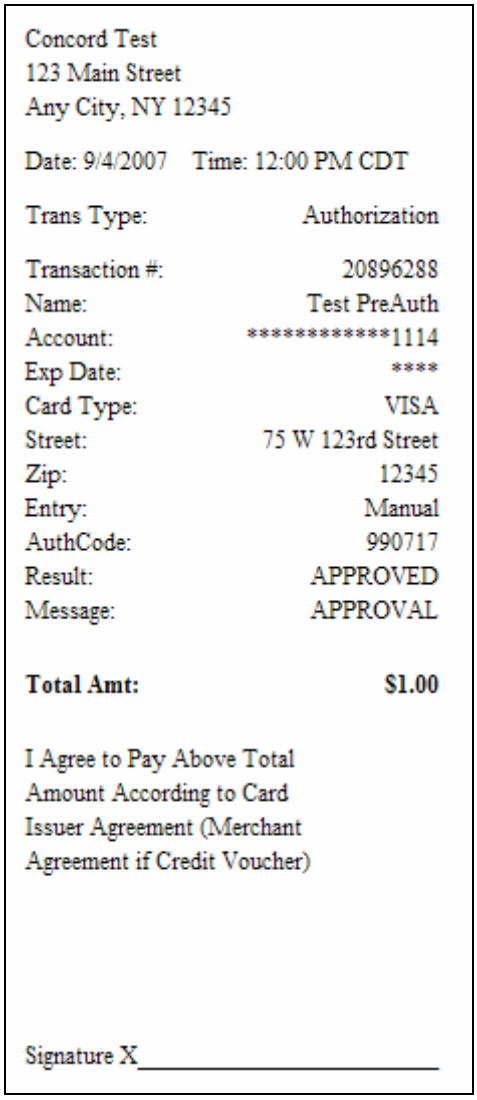
Step	Action	Display
4.	Enter the credit card information into the form.	
5.	Press **Process** (The **Clear** button clears the transaction from the form).	

Credit Card – Pre-Auth (continued)

FIGURE 2.6. Displaying a credit card Pre-Auth receipt

Print Receipt	
Map Address	
Date	9/4/2007
Time	12:00 PM CDT
Trans Type	Authorization
Register	1
Subtotal	$1.00
Account	**********1114
Exp Date	1008
Issuer	VISA
Name	Test PreAuth
Invoice#	
PO#	
Sale Tax Amt	
Convenience Amt	
Total Amt	$1.00
Street	75 W 123rd Street
City	New York
Zip	12345
Entry Method	Manual
Result	APPROVED
AuthCode	990717
Message	APPROVAL
PNRef	20896288
CommercialCard	False
CVResult	Match
AVSResponse	Service Not Supported

FIGURE 2.7. Displaying a credit card Pre-Auth receipt after clicking Print Receipt



Concord Test
123 Main Street
Any City, NY 12345

Date: 9/4/2007 Time: 12:00 PM CDT

Trans Type:	Authorization
Transaction #:	20896288
Name:	Test PreAuth
Account:	**********1114
Exp Date:	****
Card Type:	VISA
Street:	75 W 123rd Street
Zip:	12345
Entry:	Manual
AuthCode:	990717
Result:	APPROVED
Message:	APPROVAL
Total Amt:	**$1.00**

I Agree to Pay Above Total Amount According to Card Issuer Agreement (Merchant Agreement if Credit Voucher)

Signature X_____

Credit Card – Force-Auth

Information **Force-Auth** is a sale transaction for which a merchant received a voice authorization. A **Force-Auth** is done so that the previously authorized transaction can be settled and the merchant can receive funds.

Step	Action	Display
1.	Click on the **Virtual Terminals** folder	
2.	Click on the **Credit** link.	
3.	Click on the **ForceAuth** tab. See FIGURE 2.8.	

Credit Card – Force-Auth (continued)

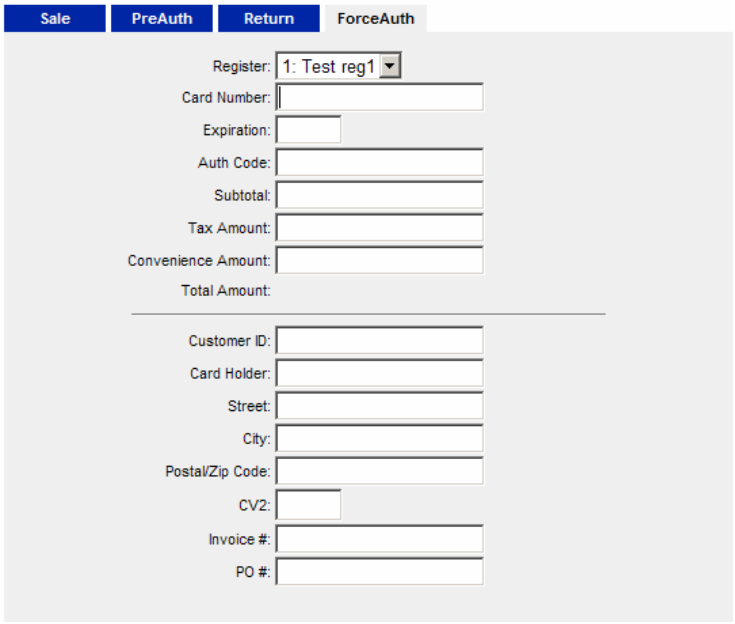


FIGURE 2.8.
Entering the credit card Force-Auth information

Step	Action	Display
7.	Enter the customer's credit card information into the form.	
8.	Press **Process** (The **Clear** button lets you clear the form).	Process Clear

FIGURE 2.9. Displaying a credit card Force-Auth receipt

Print Receipt
Map Address

Date	9/4/2007
Time	12:23 PM CDT
Trans Type	Force Auth
Register	1
Subtotal	$1.00
Account	**********1114
Exp Date	1008
Issuer	VISA
Name	Test Pre-Auth
Invoice#	
PO#	
Sale Tax Amt	
Convenience Amt	
Total Amt	$1.00
Force AuthCode	20896288
Street	75 W 123rd Street
City	New York
Zip	12345
Entry Method	Manual
Result	APPROVED
AuthCode	20896288
Message	APPROVAL
PNRef	20897458
CommercialCard	False
CVResult	
AVSResponse	

Debit Card

Information **Virtual Terminals** allow you to process **Sale** and **Return** (void) transactions on debit cards. To process debit card transactions, you need to first connect both a PIN (Personal Identification Number) pad and a card reader with your computer. Refer to Setting up Input Devices on page 70 for details.

Debit Card -Sale

Step	Action	Display
1.	Click on the **Virtual Terminals** folder.	
2.	Click on the **Debit** link.	
3.	Click on the **Sale** tab. See FIGURE 2.10.	

FIGURE 2.10. Entering the debit card sale information

Step	Action	Display
4.	Swipe a debit card on a card reader. The **Card Number** and **Expiration Date** fields will be automatically populated after the swiping.	
5.	Enter other transaction information into the form.	
6.	Press **Process** (The **Clear** button lets you clear the form).	
7.	The PIN pad connected to your computer will prompt you to enter a PIN. Input the number and press the **Enter** key on your PIN pad.	

Debit Card – Sale (continued)

Print Receipt

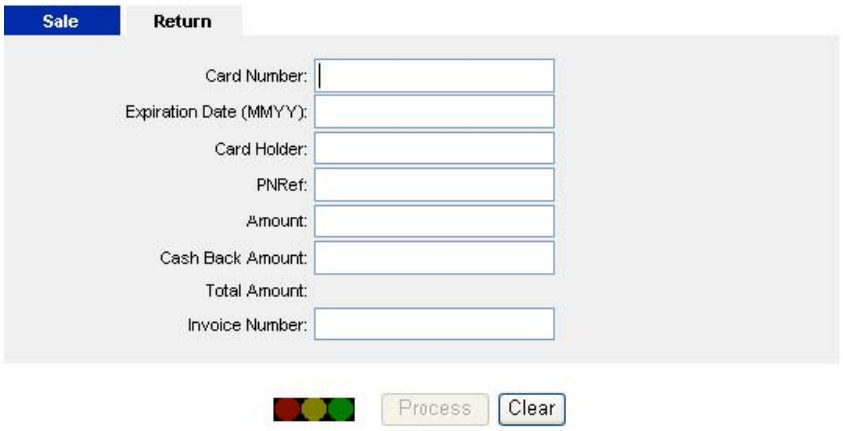
Date	4/27/2004
Time	11:41 AM PDT
Trans Type	Sale
Auth Amt	$1.00
Total Amt	$1.00
Account	**********0916
Exp Date	C905
Issuer	Debit
Name	John Doe
Invoice#	
Street	
Zip	
Entry Method	Swiped
Result	APPROVED
AuthCode	C76982
Message	APPROVAL
PNRef	C506
CVResult	
AVSResponse	

FIGURE 2.11 Displaying a debit card sale receipt.

Debit Card – Return

Step	Action	Display
1.	Click on the **Virtual Terminals** folder.	
2.	Click on the **Debit** link.	
3.	Click on the **Return** tab. See FIGURE 2.12.	

FIGURE 2.12. Entering the debit card return information



Debit Card – Return (continued)

Step	Action	Display
4.	Swipe a debit card on a card reader. The **Card Number** and **Expiration Date** fields will be automatically populated after the swiping.	
5.	Enter the PNRef number into the PNRef field. This number you obtained from your earlier processed debit card sale transaction, on which you are performing the return transaction.	
6.	Enter other transaction information into the form.	
7.	Press **Process** (The **Clear** button lets you clear the form).	Process Clear
8.	The PIN pad connected to your computer will prompt you to enter a PIN. Input the number and press the **Enter** key on your PIN pad.	

Print Receipt

Date	4/27/2004
Time	11:55 AM PDT
Trans Type	Credit
Auth Amt	$2.00
Total Amt	$2.00
Account	**********0916
Exp Date	0905
Issuer	Debit
Name	
Invoice#	
Street	
Zip	
Entry Method	Swiped
Result	APPROVED
AuthCode	076992
Message	APPROVAL
PNRef	3508
CVResult	
AVSResponse	

FIGURE 2.13. Displaying a debit card return transaction receipt

Check

Information

Currently, the LUCY™ Gateway supports Rocky Mountain Retail System as its check processor. You will see the following user interface for your check processing:

Rocky Mountain Retail System:

This section describes **Sale**, **Verify** (Pre-Auth), **Void**, **ForceSale** (Post-Auth) and **Return** check transactions crossed on the check processor.

Check –Sale

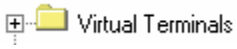
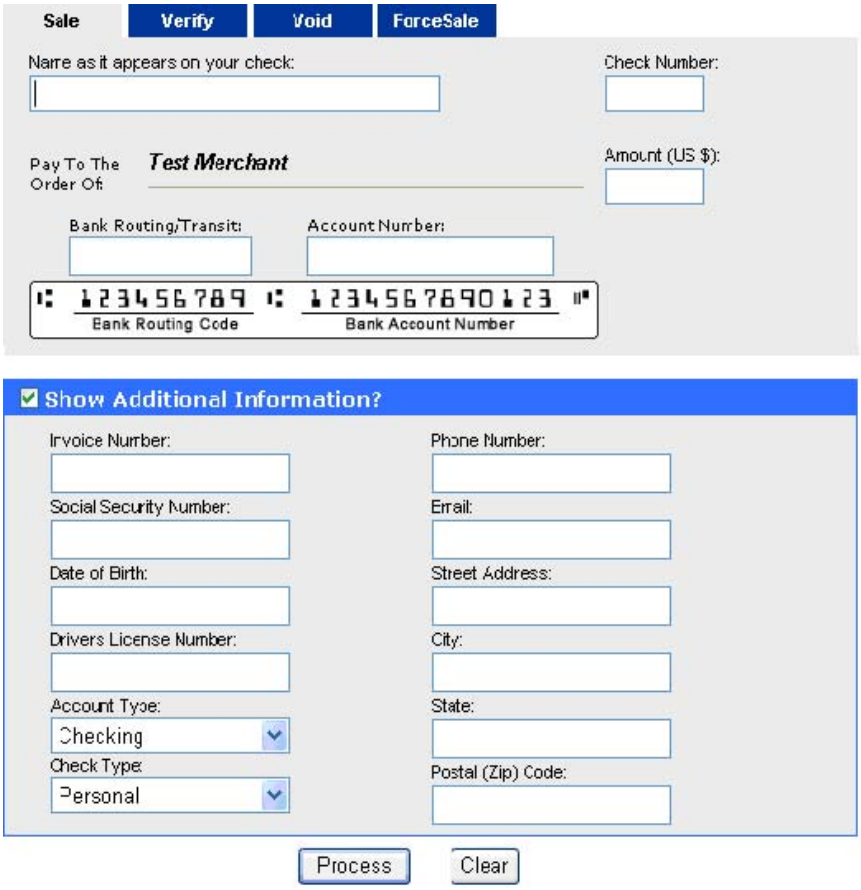
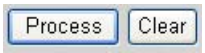
Step	Action	Display
1.	Click on the **Virtual Terminals** folder.	
2.	Click on the **Checks** link.	
3.	Click on the **Sale** tab. See FIGURE 2.14.	

FIGURE 2.14. Entering the check sale information



Step	Action	Display
4.	Enter the check information into the form.	
5.	Press **Process** (The **Clear** button lets you clear the form).	

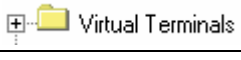
Check – Sale (continued)

Date	7/30/2004
Time	9:12 AM PDT
Trans Type	Sale
Amount	$1.00
Transit #	123456780
Account #	******7890
Check #	1001
Name	John Doe
Invoice #	
Result	APPROVED
AuthCode	6XILC9
Message	Approved
PNRef	10908

FIGURE 2.15. Displaying a check sale receipt

Check – Verify

Information Check verification is a process that screens checks and check writers against a "negative database" of "bad check writers".

Step	Action	Display
1.	Click on the **Virtual Terminals** folder.	
2.	Click on the **Checks** link.	
3.	Click on the **Verify** tab (See FIGURE 2.1.7 on the next page).	
4.	Enter the check information into the form.	
5.	Press **Process** (The **Clear** button lets you clear the form).	

Date	7/30/2004
Time	1:28 PM PDT
Trans Type	Auth
Amount	$1.00
Transit #	123456780
Account #	******7890
Check #	100´
Name	John Doe
Invoice #	
Result	APPROVED
AuthCode	AUTH NUM 326-202
Message	APPROVAL
PNRef	109´2

FIGURE 2.16. Displaying a check verification receipt

Check – Verify (continued)

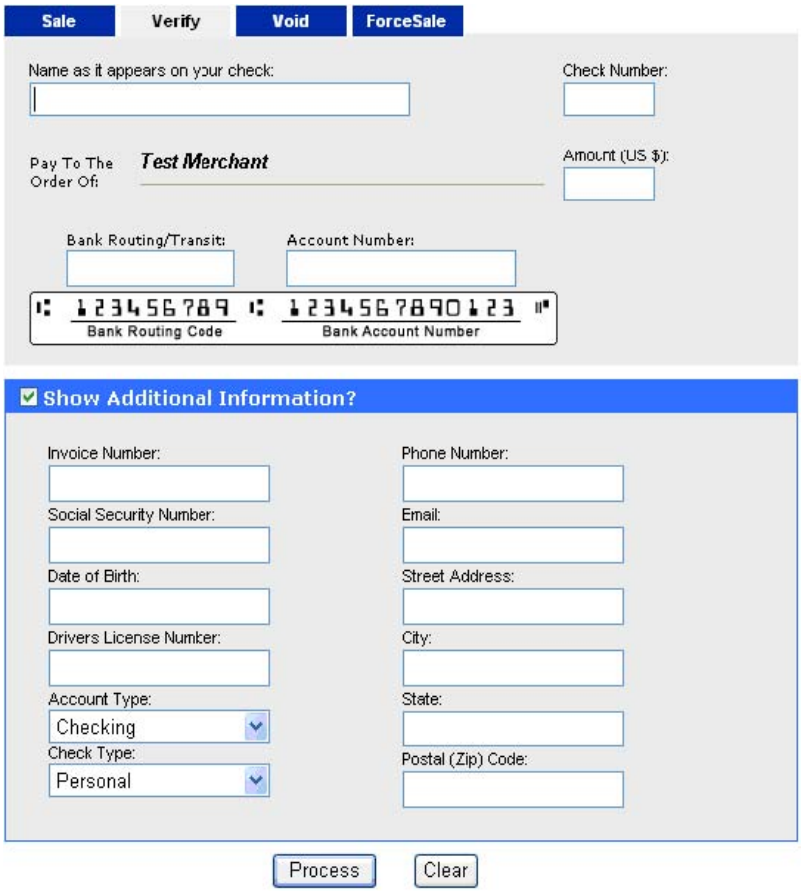


FIGURE 2.17. Entering the check verification information

Check – ForceSale

Information Check **ForceSale** is a process that completes a check transaction that already went through the check verification phase and proved to be a "good check". Therefore, to make a check force sale, you must provide the reference number obtained from the earlier check verification process.

Step	Action	Display
1.	Click on the **Virtual Terminals** folder.	
2.	Click on the **Checks** link.	
3.	Click on the **ForceSale** tab. See FIGURE 2.18 on the next page.	

Check – ForceSale (continued)

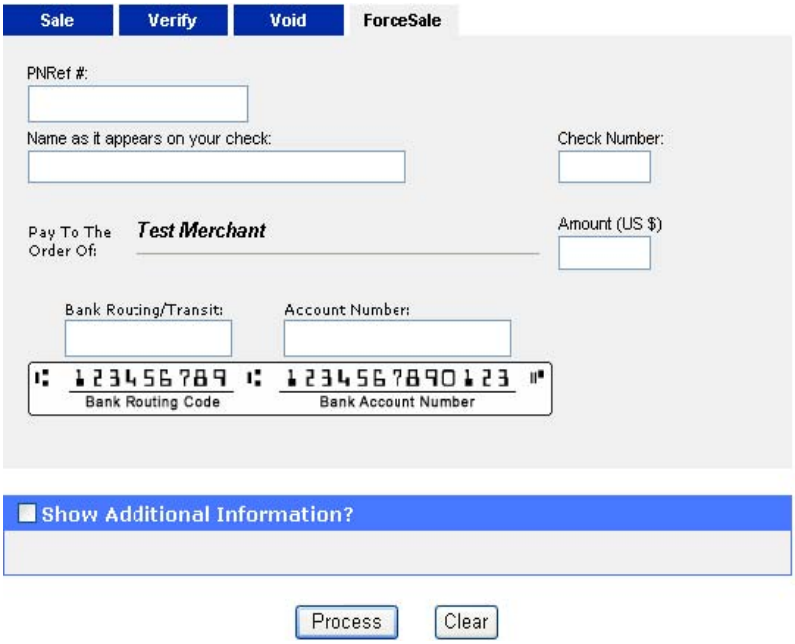


FIGURE 2.1.8. Entering the check ForceSale information

Step	Action	Display
4.	Enter the check information into the form.	
5.	Press **Process** (The **Clear** button lets you clear the form).	Process Clear

FIGURE 2.19. Displaying a check ForceSale receipt

Your transaction results are below. Click here to process another transaction.

Amount : 1.00
Transit# : 123456780
Account# : ******7890
Check# : 1001
Name : John Doe
Invoice# :

Result : APPROVED
AuthCode : DEMO-5
Message : DEMO-5
PNRef : 9

Check – Void

Information Voiding a transaction is the reversal of a current transaction that has been authorized but not settled. Settled transactions require processing of RETURN (a.k.a., REFUND, CREDIT) in order to be reversed.

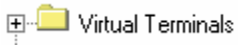
Step	Action	Display
1.	Click on the **Virtual Terminals** folder.	
2.	Click on the **Checks** link.	
3.	Click on the **Void** tab. See FIGURE 2.20.	

FIGURE 2.20. Entering a PNRef for the check void transaction

Step	Action	Display
4.	In the Original PNRef field, enter the **PNRef** number you received from the corresponding check transaction on which you are performing this void.	
5.	Press **Process** (The **Clear** button lets you clear the form).	

FIGURE 2.21. Displaying a check void receipt

Date	8/5/2004
Time	12:24 PM PDT
Trans Type	Void
Result	APPROVED
AuthCode	AUTH NUM 259-613
Message	APPROVAL
Original PNRef	7159
PNRef	7159

Check -Return

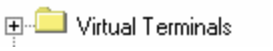
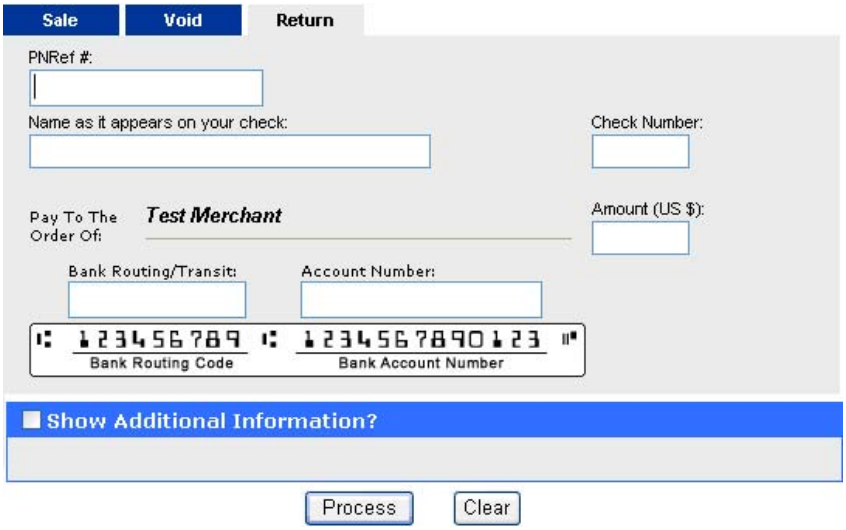
Step	Action	Display
1.	Click on the **Virtual Terminals** folder.	
2.	Click on the **Checks** link.	
3.	Click on the **Return** tab. See FIGURE 2.22.	

FIGURE 2.22. Entering the check return information



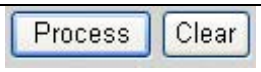
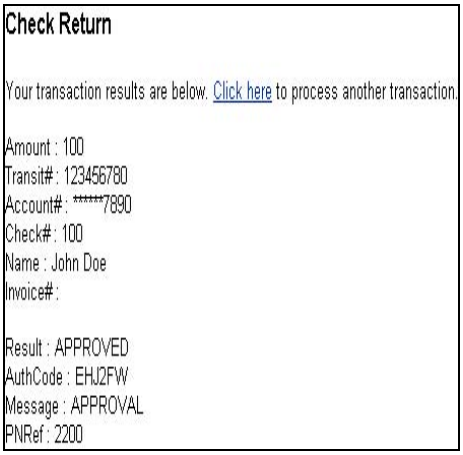
Step	Action	Display
4.	Enter the check information into the form.	
5.	Press **Process** (The **Clear** button lets you clear the form).	

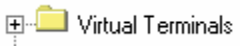
FIGURE 2.23. Displaying a check return receipt



Gift Card

Information Through Virtual Terminals, you can process **Redeem** (Sale), **Reload**, and **Refund** transactions on a gift card. You can also **Activate**, **Deactivate** or perform an **Inquire** on a gift card.

Gift Card - Redeem

Step	Action	Display
1.	Click on the **Virtual Terminals** folder.	
2.	Click on the **Gift Cards** link.	
3.	Click on the **Redeem** tab. See FIGURE 2.24.	

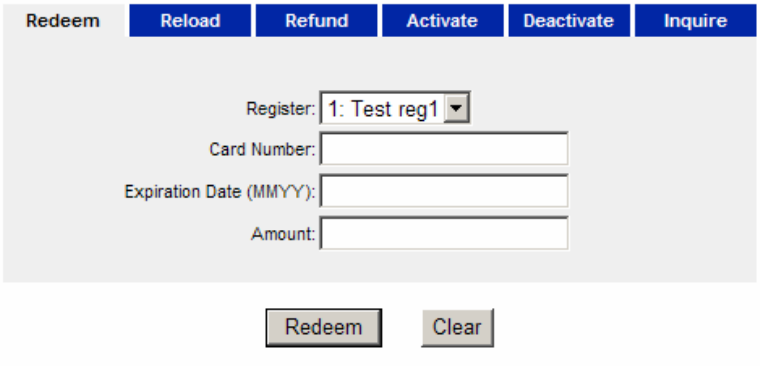
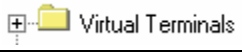


FIGURE 2.24. Entering the gift card information

Step	Action	Display
4.	Enter the gift card information.	
5.	Press Redeem (The **Clear** button clears all field contents). See FIGURE 2.24.	

FIGURE 2.25. Displaying a gift card receipt

Gift Card – Reload

Step	Action	Display
1.	Click on the **Virtual Terminals** folder.	
2.	Click on the **Gift Cards** link.	
3.	Click on the **Reload** tab. See FIGURE 2.26.	

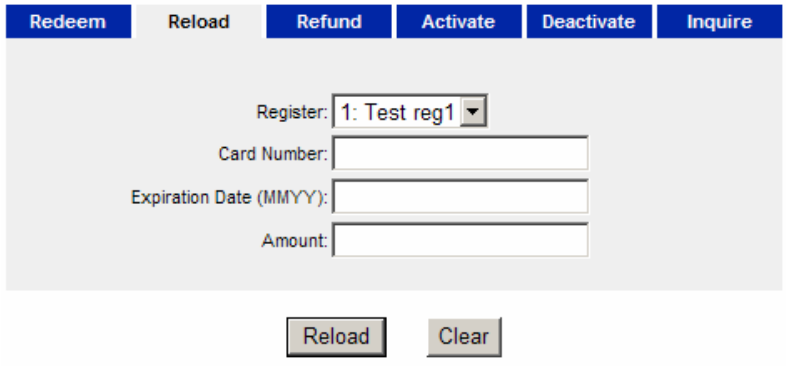


FIGURE 2.26. Entering the gift card information

Step	Action	Display
4.	Enter the gift card information	
5.	Press **Reload** (The **Clear** button let you clear all field contents).	

FIGURE 2.27. Displaying a gift card reload receipt

Print Receipt	
Date	4/27/2004
Time	1:31 PM PDT
Trans Type	Reload
Account	**********0156
Exp Date	1210
Issuer	Gift/Loyalty
Total Amt	$10.00
Entry Method	Manual
Result	APPROVED
AuthCode	
Message	GiftCardBalanceAmount: 10.00
PNRef	3514

Gift Card – Refund

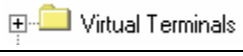
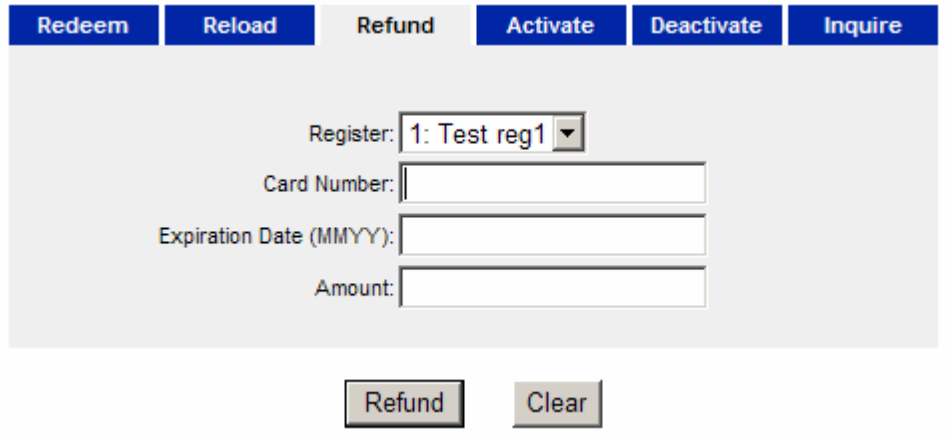
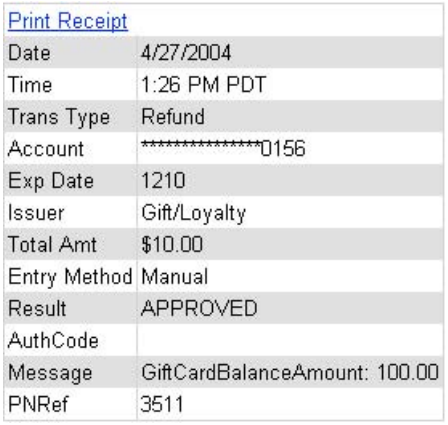
Step	Action	Display
1.	Click on the **Virtual Terminals** folder.	
2.	Click on the **Gift Cards** link.	
3.	Click on the **Refund** tab. See FIGURE 2.28.	

FIGURE 2.28. Entering the gift card information



Step	Action	Display
4.	Enter the gift card information.	
5.	Press **Refund** (The **Clear** button clears all field contents).	

FIGURE 2.29. Displaying a gift card refund receipt



Print Receipt	
Date	4/27/2004
Time	1:26 PM PDT
Trans Type	Refund
Account	**********0156
Exp Date	1210
Issuer	Gift/Loyalty
Total Amt	$10.00
Entry Method	Manual
Result	APPROVED
AuthCode	
Message	GiftCardBalanceAmount: 100.00
PNRef	3511

Gift Card – Activate

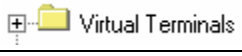
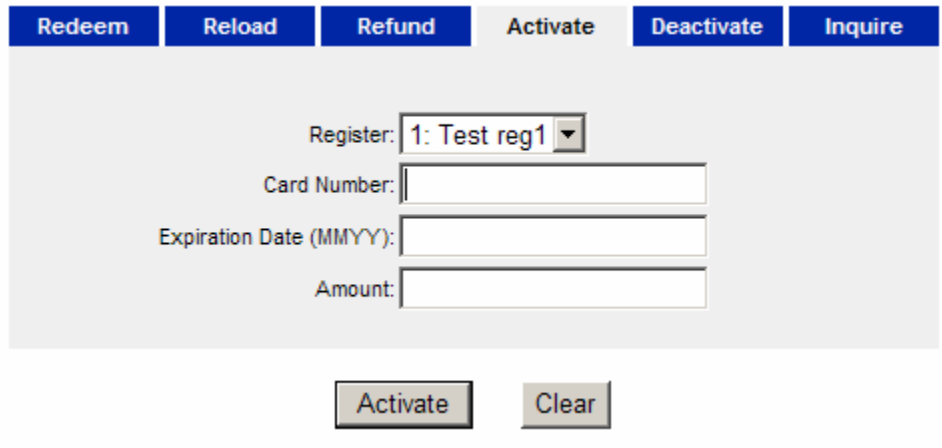
Step	Action	Display
1.	Click on the **Virtual Terminals** folder.	
2.	Click on the **Gift Cards** link.	
3.	Click on the **Activate** tab. See FIGURE 2.30.	

FIGURE 2.30. Entering the gift card information



Step	Action	Display
4.	Enter the gift card information	
5.	Press **Activate** (The **Clear** button let you clear all field contents).	

FIGURE 2.31. Displaying a gift card activate receipt

Print Receipt	
Date	4/26/2004
Time	2:38 PM PDT
Trans Type	Activate
Account	**********0156
Exp Date	1210
Issuer	Gift/Loyalty
Total Amt	$2.00
Entry Method	Swiped
Result	APPROVED
AuthCode	
Message	GiftCardBalanceAmount: 10.00
PNRef	3453

Gift Card – Deactivate

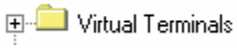
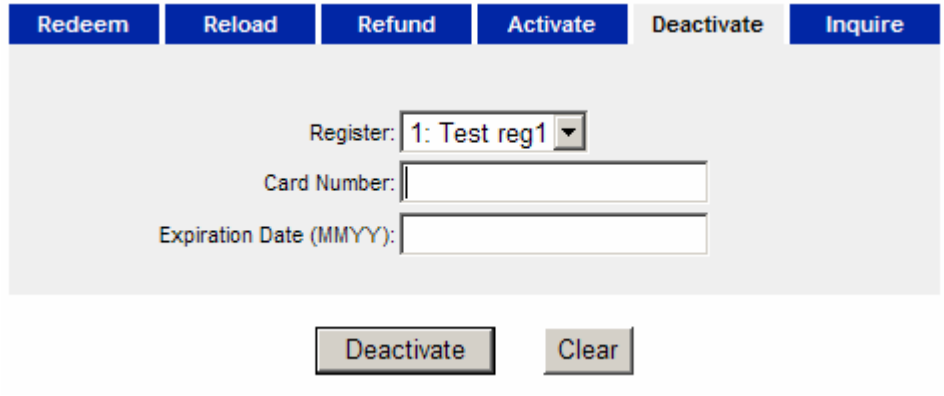
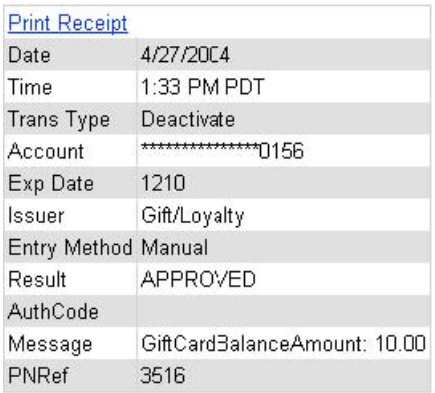
Step	Action	Display
1.	Click on the **Virtual Terminals** folder.	
2.	Click on the **Gift Cards** link.	
3.	Click on the **Deactivate** tab. See FIGURE 2.32.	

FIGURE 2.32. Entering the gift card information



Step	Action	Display
4.	Enter the gift card information	
5.	Press **Deactivate** (The **Clear** button let you clear all field contents).	

FIGURE 2.33. Displaying a gift card deactivate receipt



Gift Card – Inquire

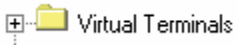
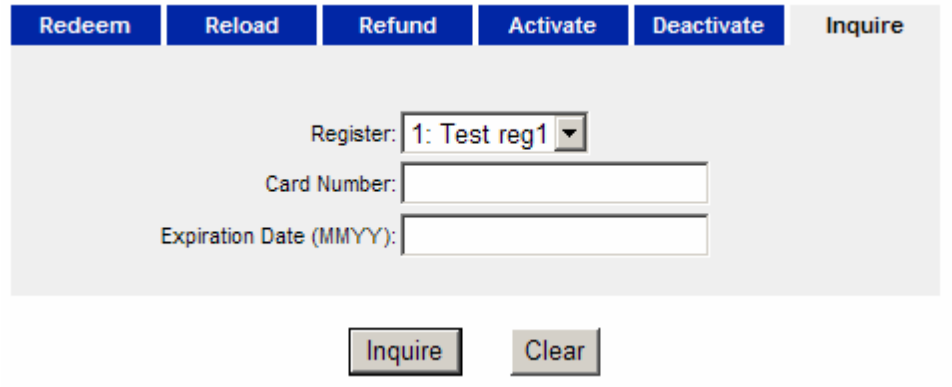
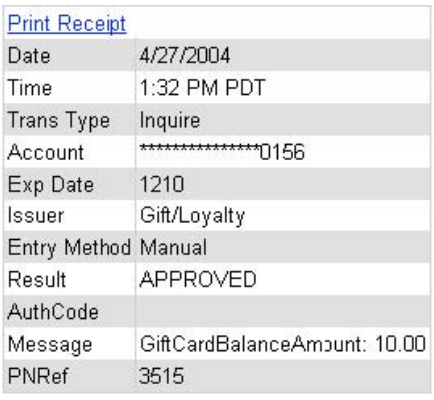
Step	Action	Display
7.	Click on the **Virtual Terminals** folder.	
8.	Click on the **Gift Cards** link.	
9.	Click on the **Inquire** tab. See FIGURE 2.34.	

FIGURE 2.34. Entering the gift card information



Step	Action	Display
10.	Enter the gift card information	
11.	Press **Inquire** (The **Clear** button let you clear all field contents). See FIGURE 2.34.	

FIGURE 2.35. Displaying a gift card inquire receipt



Chapter 3

Batches and Settlement

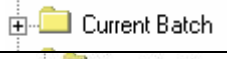
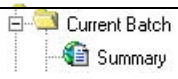
How to Create and Settle Batches.

In this chapter, we will discuss the payment server's batch and settlement features, mainly, **Current Batch**, **End of Day**, and **Closed Batches**. These features are for merchants with terminal-based payment processors. A terminal-based processor requires the merchant to store the authorized transactions *locally* until the merchant captures and submits them for settlement, usually at the end of the day. Host-based processing automatically settles an open batch at the end of day. Check with Cynergy Data to find out what steps are necessary for your particular merchant account setup.

A **batch** is simply a collection of transactions. Usually a merchant has one batch per day or per shift. There are two types of batches: **open batch** and **closed batch**. An **open batch**, or **current batch**, is a batch that has not yet been settled by the processor. On the contrary, a closed batch is a batch that has already been settled. To submit or settle the transactions in the current batch, the **End of Day** function comes into place.

Current Batch

Information A **Current Batch** consists of two parts: transaction summary and transaction details that are grouped by the payment method. The summary provides an overview of transactions in the current batch. The transaction details enable you to further explore and perform more tasks on each transaction. The following Step/Action table starts with the current batch summary.

Step	Action	Display
1.	Click on the **Current Batch** folder.	
2.	Click on the **Summary** link.	

Current Batch (continued)

FIGURE 3.1. Displaying the current batch summary

Transaction Summary (Current Batch)

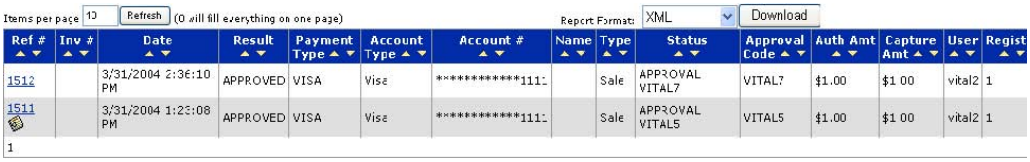
Payment Type	Deposit Amt	Deposit Qty	Return Amt	Return Qty	Net Amt	Net Qty
AMEX	$0.00	0	$0.00	0	$0.00	0
CARTBLANCH	$0.00	0	$0.00	0	$0.00	0
DINERS	$0.00	0	$0.00	0	$0.00	0
DISCOVER	$0.00	0	$0.00	0	$0.00	0
JAL	$0.00	0	$0.00	0	$0.00	0
JCB	$0.00	0	$0.00	0	$0.00	0
MASTERCARD	$1.00	1	$0.00	0	$1.00	1
VISA	$2.00	1	$0.00	0	$2.00	1
DEBIT	$0.00	0	$0.00	0	$0.00	0
ECHECK	$0.00	0	$0.00	0	$0.00	0
EBT	$0.00	0	$0.00	0	$0.00	0
Totals	$3.00	2	$0.00	0	$3.00	2

Information The current batch summary lists transactions by payment types, the total number and amount of both deposit and return transactions, and the net amount and quantity of all transactions.

The next Step/Action table describes how to view and perform more tasks on a single transaction, using credit card batch as an example.

Step	Action	Display
3.	To view the credit card details, click on the **Credit** link.	
	To view the debit card details, click on the **Debit** link.	
	To view the EBT details, click on the **EBT** link.	

FIGURE 3.2. Displaying the credit card transaction details



Items per page 10 Refresh (0 will fill everything on one page) Report Format: XML Download

Ref #	Inv #	Date	Result	Payment Type	Account Type	Account #	Name	Type	Status	Approval Code	Auth Amt	Capture Amt	User	Regist
1512		3/31/2004 2:36:10 PM	APPROVED	VISA	Visa	**********111:		Sale	APPROVAL VITAL7	VITAL7	$1.00	$1 00	vital2	1
1511		3/31/2004 1:23:08 PM	APPROVED	VISA	Visa	**********111:		Sale	APPROVAL VITAL5	VITAL5	$1.00	$1 00	vital2	1

1

Information The above figure is identical to the **Find Credit/Debit/EBT/Gift Transaction** in Chapter 4, where it is described in detail.

Step	Action	Display
4.	Click on the transaction's Ref# link to further display the detail of the transaction.	
5.	Notice if you see an image icon beneath the link, this means a receipt with signature is captured for this transaction. To view the receipt, click on the icon.	

Current Batch (continued)

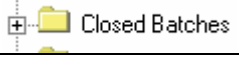
FIGURE 3.3. Displaying the detail of a credit card Sale transaction after Step 4

Print Receipt	
PNRef	23881
Date	8/26/2004
Time	10:23:53 AM [PDT]
Trans Type	Sale
Issuer	MASTERCARD
Account	**********5454
Exp Date	0509
Entry Method	Manual
Auth Amt	$1.00
Total Amt	$1.00
Street	123
Zip	12345
Result	Approved
AuthCode	VITAL7
Message	NO MATCH
AVS Response	N

Information You can perform two more tasks on this individual credit card transaction: **Void** and **Repeat Sale**. Because this transaction still sits in the current batch, unsettled, you can void it. Refer to Chapter 4, Transactions and Receipts, for further details on these two tasks.

Closed Batches

Information **Closed Batches** contain transactions that are already settled. Similar to **Current Batch**, the batches are grouped by payment types: Credit, Debit, and EBT. The following Step/Action table uses credit card batch as an example.

Step	Action	Display
1.	Click on the **Closed Batches** folder.	
2.	To view the credit card details, click on the **Credit** link.	
	To view the debit card details, click on the **Debit** link.	
	To view the EBT details, click on the **EBT** link.	

Closed Batches (continued)

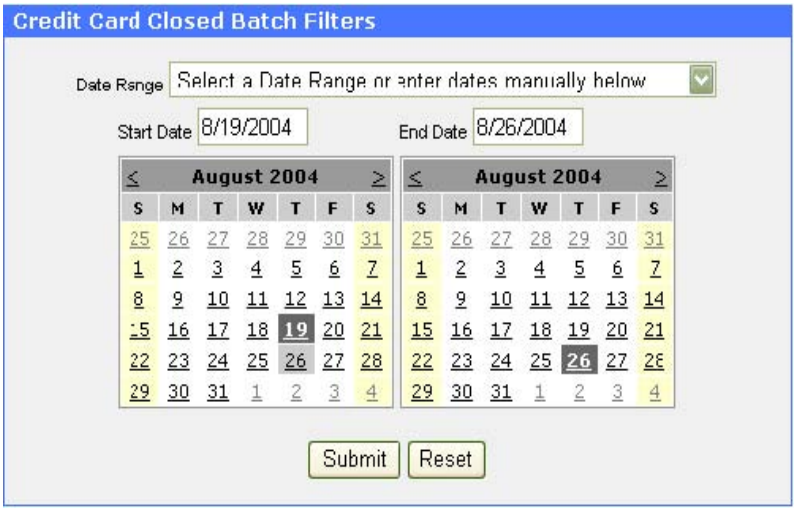


FIGURE 3.4. Displaying credit card closed batch filters

Step	Action	Display
3.	For date selection, refer to an identical figure in Transaction Summary on page 37.	
4.	Press **Submit**.	Submit

FIGURE 3.5. Displaying a list of closed batches settled within a chosen date range

	Batch ID	Settle Time	Net Trx	Net Amt
Detail Summary	GB00561 ACCEPTED	8/26/2004 10:52:12 AM	2	$2.00
Detail Summary	GB00559 ACCEPTED	8/26/2004 12:00:39 AM	1	($9.90)
Detail Summary	GB00558 ACCEPTED	8/25/2004 4:22:19 PM	16	$457.88
Detail Summary	GB00554 ACCEPTED	8/24/2004 3:19:48 PM	1	$1.00
Detail Summary	GB00551 ACCEPTED	8/24/2004 2:04:57 PM	18	$92.00
Detail Summary	GB00550 ACCEPTED	8/24/2004 12:00:21 AM	1	$1.00

1 2 3 4 5 6

Step	Action	Display
5.	To view the batch summary, click on the **Summary** link.	Summary

FIGURE 3.6. Displaying the summary of a Closed Batch.

Batch Summary

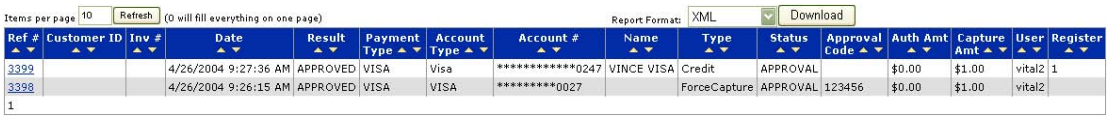
Payment Type	Deposit Amount	Deposit Count	Return Amount	Return Count
AMEX	$202.91	4	$0.00	0
DISCOVER	$1.00	1	$0.00	0
MASTERCARD	$1.00	1	$0.00	0
VISA	$339.54	9	($86.57)	1
TOTALS	**$544.45**	**15**	**($86.57)**	**1**

Information The summary displays the batch's total number and amount of both deposit and return transactions, grouped by payment types.

Closed Batches (continued)

Step	Action	Display
6.	To view the batch details, click on the **Detail** link.	Detail

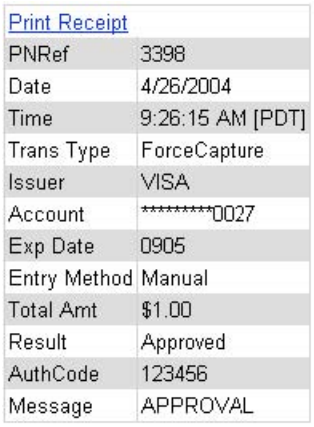
FIGURE 3.7 Displaying a transaction list


Items per page 10 Refresh (0 will fill everything on one page)
Report Format: XML Download
Ref # | Customer ID | Inv # | Date | Result | Payment Type | Account Type | Account # | Name | Type | Status | Approval Code | Auth Amt | Capture Amt | User | Register
3399 | 4/26/2004 9:27:36 AM | APPROVED | VISA | Visa | **********0247 | VINCE VISA | Credit | APPROVAL | $0.00 | $1.00 | vital2 | 1
3398 | 4/26/2004 9:26:15 AM | APPROVED | VISA | VISA | *********0027 | ForceCapture | APPROVAL | 123456 | $0.00 | $1.00 | vital2
1

Information The above figure is identical to the **Find Credit/Debit/EBT/Gift Transaction** in Chapter 4, where it is described in detail.

Step	Action	Display
7.	Click on the transaction's **Ref#** link to view further details of the transaction.	Ref # 3399

FIGURE3.8.Displaying the detail of a credit card ForceCapture transaction



Information You can perform two more tasks on this credit card transaction: **Refund** and **Repeat Sale**. Because this transaction is already settled, you cannot void the transaction, you must issue a refund. Refer to Chapter 4, Transactions and Receipts, for further details on these two tasks.

Settle Totals

Information **Settle Totals** is designed for merchants with credit card and/or debit card set up with **Concord EFS Network**. It enables you to view the total amount of both credit and debit cards settlement by day. However, be aware that the settlement totals shown may differ from the actual total amount of transactions, due to some fees and surcharges involved by affiliated parties.

Settle Totals (continued)

Step	Action	Display
1.	Click on the **Closed Batches** folder.	
2.	Click on the **Settle Totals** link.	
3.	Click on a date link	

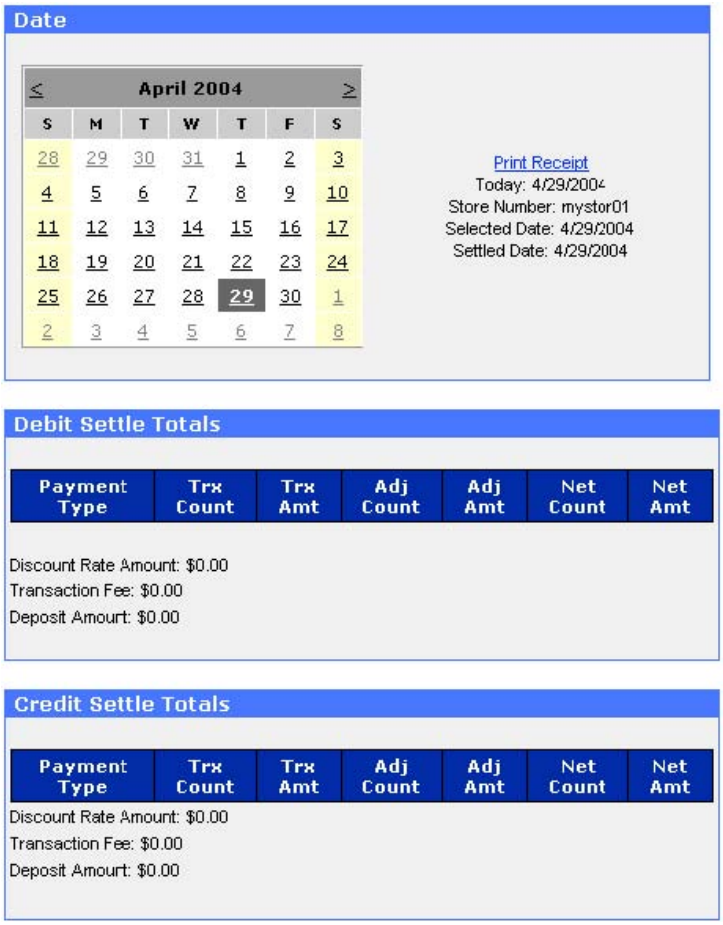


FIGURE 3.9. Displaying the Settle Totals results

Information The settlement totals will be populated into **Debit Settle Totals** and **Credit Settle Totals** accordingly.

End of Day

Information The **End of Day** manual settlement is the process which submits transactions with authorization codes to the payment processor for transfer of funds. This procedure is usually conducted at the end of the business day. After the settlement, the transactions in **Current Batch** are moved into a **Closed Batch**.

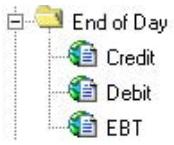
Step	Action	Display
1.	Click on the **End of Day** folder.	
2.	To settle the credit card transactions, click on the **Credit** link.	
3.	To settle the debit card transactions, click on the **Debit** link.	
4.	To settle the EBT transactions, click on the **EBT** link.	

FIGURE 3.10. Displaying the credit card End-of-Day settlement

Step	Action	Display
5.	Press **Close Batch**.	

FIGURE 3.11. Displaying the result of the settlement

Chapter 4

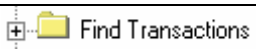
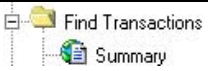
Find Transactions

How to View Transactions and Receipts.

Find Transactions displays transactions that are processed through the LUCY™ payment gateway. Inside the folder, transactions are grouped by payment types: credit, debit, gift, EBT and check. They can also be image-attached, such as check image and signature image. Furthermore, you can process post-auth, repeat sale, return/refund, and void through **Find Transactions**, basing on the transactions you locate in **Find Transactions**.

Transaction Summary

Information The Summary inside Find Transactions provides an overview of all transactions processed within a chosen date range.

Step	Action	Display
1.	To view Transaction Summary, click on the **Find Transactions** folder.	
2.	Click on the **Summary** link.	

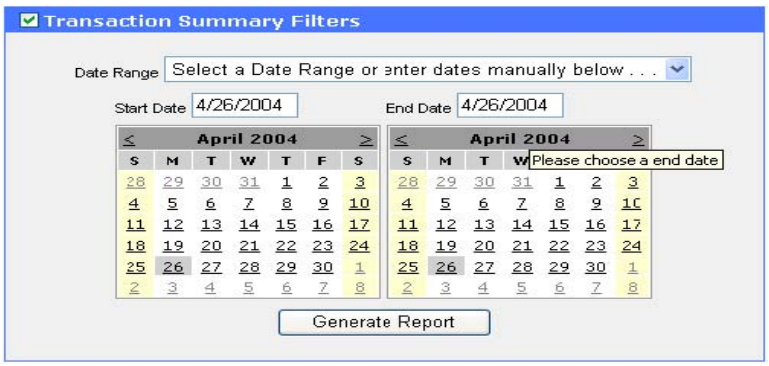


FIGURE 4.1. Displaying the date range filter

Transaction Summary (continued)

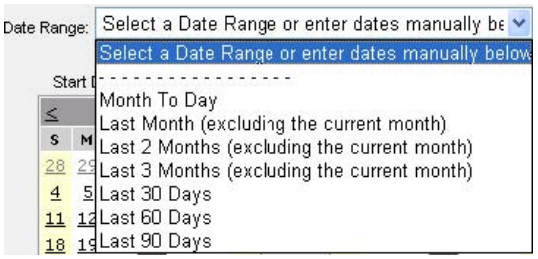
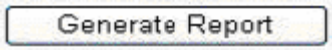
Step	Action	Display
3.	Select a pre-defined date range from the **Date Range** drop-down list.	 Date Range: Select a Date Range or enter dates manually be Select a Date Range or enter dates manually below - - - - - - - - - - - - - - - - Month To Day Last Month (excluding the current month) Last 2 Months (excluding the current month) Last 3 Months (excluding the current month) Last 30 Days Last 60 Days Last 90 Days
	Or, modify **Start Date** and **End Date**.	
	Or, use the "≤" or "≥" link in the month bar to switch the month, and click on any date link in the calendar for a particular date.	
4.	Press **Generate Report**.	

FIGURE 4.2. Displaying the total number and amount of transactions categorized by payment method

Transaction Summary: 3/29/2004 - 4/26/2004

Transaction Summary Filters

Credit Card Summary

Card Type	Sale Count	Sale Amount	Return Count	Return Amount	Total Amount
AMEX	0	$0.00	1	$20.00	($20.00)
MASTERCARD	1	$1.00	0	$0.00	$1.00
VISA	2	$2.00	0	$0.00	$2.00

Trans Type	Trans Count	Auth Amount	Capture Amount	Settle Count	Settle Amount
Authorization	6	$62.91	$0.00	0	$0.00
Credit	1	($20.00)	($20.00)	1	$20.00
ForceCapture	1	$0.00	$1.00	1	$1.00
RepeatSale	1	$3.00	$3.00	1	$3.00
Sale	3	$3.00	$3.00	3	$3.00
Void	7	$0.00	$64.00	7	$64.00

Check Summary

Trans Type	Trans Count	Amount	Settle Count	Settle Amount
Credit	4	($591.00)	4	($591.00)
Sale	3	$4.00	3	$4.00

Find Card Transactions

Information Card transactions include credit card, debit card, gift card, and EBT card transactions. Since they all have similar transaction fields, we will discuss one card type, credit card, in detail.

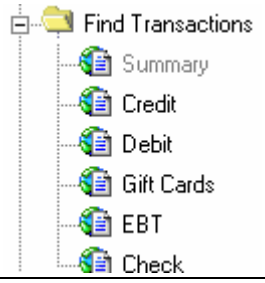
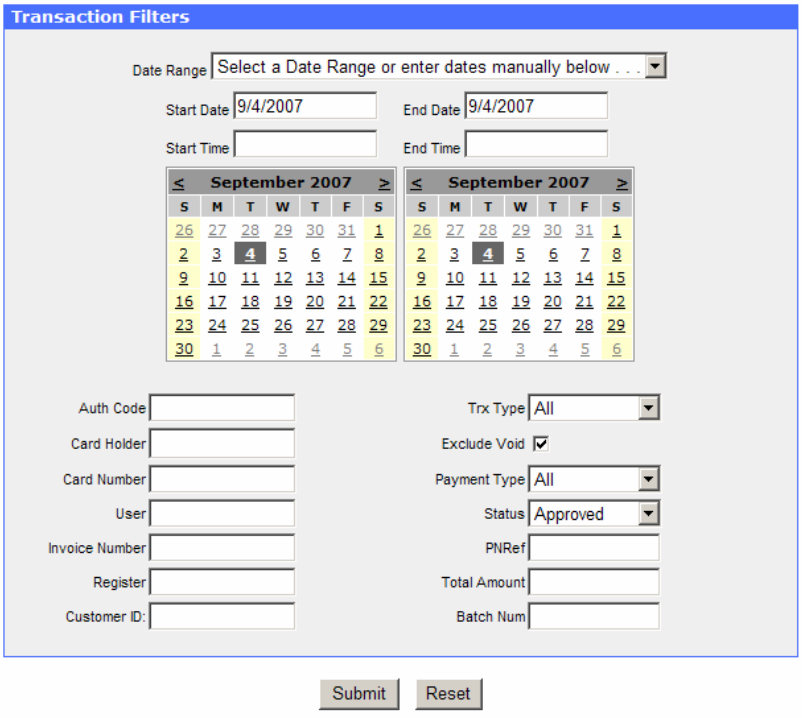
Step	Action	Display
1.	Click on the Find Transactions folder.	
2.	For credit card transactions, click on the Credit link. For debit card transactions, click on the Debit link. For gift card transactions, click on the Gift Cards link. For EBT transactions, click on the EBT link.	

FIGURE 4.3. Displaying transaction filters



Step	Action	Display
3.	Refer to Step 3, date range selection, in Transaction Summary on Page 37 for specifying a date range.	

Information For the rest of the filter fields, you don't need to fill them all. Instead, just the ones you know, because the less information you provide, the more matches you will get. The following table illustrates three filter fields, each with a drop-down list, as well as a filter field with a check box.

Find Card Transactions (continued)

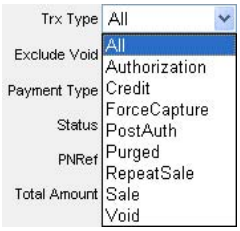
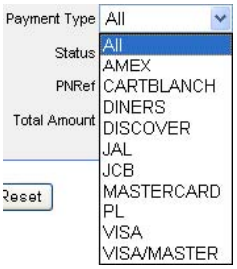
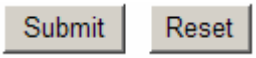
Step	Action	Display
4.	Choose a **Transaction Type** from the drop-down list.	
5.	Choose an option to **Exclude Void** transactions or not (By default, this box is checked).	
6.	Choose a card **Payment Type** from the drop-down list.	
7.	Choose a **Status** from the drop-down list.	
8.	After entering all necessary information, click on the **Submit** button (The **Reset** button clears the form).	

FIGURE 4.4. Displaying a list of credit card transactions

Credit Transactions

Filters

Items per page 10 Refresh (0 will fill everything on one page) Report Format: XML Download

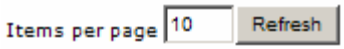
Ref #	Customer ID	Inv #	Date	Result	Payment Type	Account Type	Account #	Name	Type	Status	Approval Code	Auth Amt	Capture Amt	User	Register
1577			4/5/2004 1:01:01 PM	DECLINED	VISA	VISA	*********0027		Sale	Transaction amount value	ERROR - EX	$0.00	$0.00	test merchant	
1575			4/5/2004 12:50:39 PM	DECLINED	AMEX	Amex	**********8431	John Doe	Sale	Missing Key (See ADDRESS	ERROR - AD	$10.00	$10.00	test merchant	
1574			4/5/2004 12:49:22 PM	DECLINED	AMEX	Amex	**********8431	John Doe	ForceCapture	Transaction amount value	ERROR - AM	$0.00	$3.00	test merchant	
1573			4/5/2004 12:48:09 PM	APPROVED	AMEX	Amex	**********8431	John Doe	Authorization	APPROVAL	007946	$2.00	$0.00	test merchant	
1568			4/5/2004 11:25:03 AM	APPROVED	VISA	Visa	**********8291	John Doe	Sale	APPROVAL	007858	$1.00	$1.00	test merchant	
1564			4/5/2004 10:58:28 AM	APPROVED	AMEX	AMEX	**********8431	John Doe	ForceCapture	APPROVAL	Q4L62S	$0.00	$1.00	test merchant	
1563			4/5/2004 10:57:43 AM	APPROVED	DINERS	DINERS	**********0016	Jane Doe	Authorization	APPROVAL	007801	$1.00	$0.00	test merchant	
1555			4/5/2004 8:17:29 AM	APPROVED	MASTERCARD	MASTERCARD	**********5454	John Doe	Authorization	APPROVAL	007571	$5.00	$0.00	test merchant	

1

Find Card Transactions (continued)

Information The following table gives you a quick overview of each column in FIGURE 4.4.

Credit/Debit/EBT/Gift Card	
Ref#	A unique reference number that the system assigns to each transaction for an easy retrieval.
Customer ID	A unique number that the merchant assigns to identify a customer.
Inv#	The optional invoice number that is associated with the transaction.
Date	The date and time the transaction was processed.
Result	The response for the transaction. Examples are: Approved, Declined.
Payment Type	The transaction's payment type. Examples are: Visa, MasterCard, Discover, Amex, etc.
Account Type	Same as Payment Type.
Account #	The partially masked card number.
Name	The customer's name.
Type	The transaction type. Examples are: Sale, Authorization, ForceCapture, RepeatSale, Credit.
Status	The status of the transaction. If a transaction is declined, usually an error message is displayed. Examples are: Approval, Missing Key (See ADDRESS).
Approval Code	The approval or error code of the transaction.
Auth Amt	The dollar amount of an approval or authorization request.
Capture Amount	The transaction amount that is captured by the host.
User	The user name or terminal that processed the transaction.
Register	The register number on which the transaction is performed.

Step	Action	Display
9.	If you want to change the number of transactions listed per screen page, edit the **Items per page** box. By default, the screen shows 10 transactions per page. Entering 0 will display all transactions in one page. Press the **Refresh** button to refresh the list .	
10.	If you want to review the filter fields you have entered earlier for your receiving the current transaction list, click on the sign to expand the filter list.	

Find Card Transactions (continued)

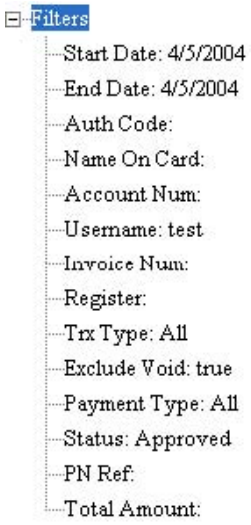
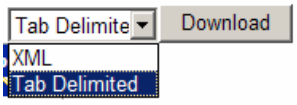


FIGURE 4.5. Displaying the filter list

Step	Action	Display
11.	If you want to download the transaction list in the XML format, select XML in the Report Format field, and press **Download**.	

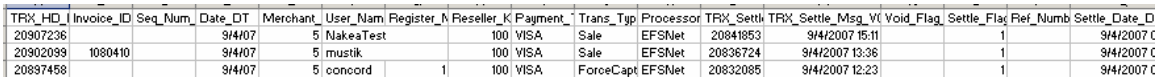
FIGURE 4.6. Displaying a credit card transaction in the XML format


```
- <RichDBDS>
  - <TrxDetailCard>
      <TRX_HD_Key>20907236</TRX_HD_Key>
      <Date_DT>2007-09-04T15:10:06.6530000-04:00</Date_DT>
      <Merchant_Key>5</Merchant_Key>
      <User_Name_VC>NakeaTest</User_Name_VC>
      <Reseller_Key>100</Reseller_Key>
      <Payment_Type_ID>VISA</Payment_Type_ID>
      <Trans_Type_ID>Sale</Trans_Type_ID>
      <Processor_ID>EFSNet</Processor_ID>
      <TRX_Settle_Key>20841853</TRX_Settle_Key>
      <TRX_Settle_Msg_VC>9/4/2007 3:11:28 PM</TRX_Settle_Msg_VC>
      <Settle_Flag_CH>1</Settle_Flag_CH>
      <Settle_Date_DT>2007-09-04T00:00:00.0000000-04:00</Settle_Date_DT>
      <Last_Update_DT>2007-09-04T15:10:08.7500000-04:00</Last_Update_DT>
      <TRX_Card_Key>20880270</TRX_Card_Key>
      <Card_Info_Key>20877919</Card_Info_Key>
      <Auth_Amt_MN>69.9500</Auth_Amt_MN>
      <Tip_Amt_MN>0</Tip_Amt_MN>
      <Total_Amt_MN>69.9500</Total_Amt_MN>
      <Cash_Back_Amt_MN>0</Cash_Back_Amt_MN>
      <SureCharge_Amt_MN>0</SureCharge_Amt_MN>
      <Account_Type_CH>VISA</Account_Type_CH>
      <Result_CH>0</Result_CH>
      <Result_Txt_VC>APPROVAL</Result_Txt_VC>
      <Approval_Code_CH>99074</Approval_Code_CH>
      <Host_Ref_Num_CH>200011385985</Host_Ref_Num_CH>
      <AVS_Resp_CH>N</AVS_Resp_CH>
      <AVS_Resp_Txt_VC>No Match</AVS_Resp_Txt_VC>
```


Step	Action	Display
12.	Or you may choose a **Tab Delimted** format, and press **Download**.	

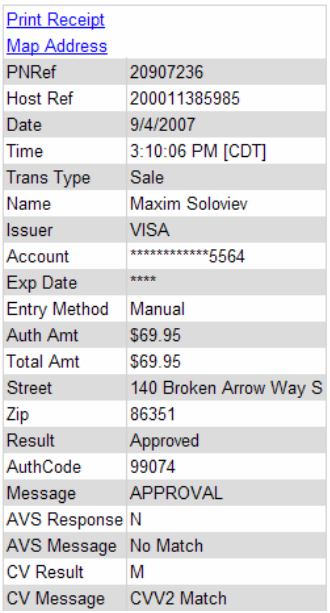
Find Card Transactions (continued)

FIGURE 4.7. A partial display of a credit card transaction list in the tab-delimited format.



TRX_HD_I	Invoice_ID	Seq_Num_	Date_DT	Merchant_	User_Nam	Register_N	Reseller_K	Payment_	Trans_Typ	Processor	TRX_Settl	TRX_Settle_Msg_V	Void_Flag_	Settle_Flag	Ref_Numb	Settle_Date_D
20907236			9/4/07	5	NakeaTest		100	VISA	Sale	EFSNet	20841853	9/4/2007 15:11		1		9/4/2007 0
20902099	1080410		9/4/07	5	mustik		100	VISA	Sale	EFSNet	20836724	9/4/2007 13:36		1		9/4/2007 0
20897458			9/4/07	5	concord	1	100	VISA	ForceCapt	EFSNet	20832085	9/4/2007 12:23		1		9/4/2007 0

Step	Action	Display
13.	To further explore the detail of a transaction, click on the transaction Ref# link.	



Print Receipt	
Map Address	
PNRef	20907236
Host Ref	200011385985
Date	9/4/2007
Time	3:10:06 PM [CDT]
Trans Type	Sale
Name	Maxim Soloviev
Issuer	VISA
Account	**********5564
Exp Date	****
Entry Method	Manual
Auth Amt	$69.95
Total Amt	$69.95
Street	140 Broken Arrow Way S
Zip	86351
Result	Approved
AuthCode	99074
Message	APPROVAL
AVS Response	N
AVS Message	No Match
CV Result	M
CV Message	CVV2 Match

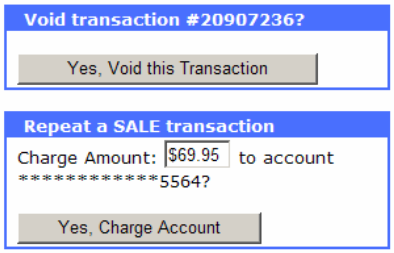


FIGURE 4.8.
Display the transaction detail and two task boxes for a transaction

Information There are four kinds of task box you may see, **Void**, **Refund**, **Capture** and **Repeat Sale**, located to the right of the card transaction detail. The following table shows a list of task box(s) matching transaction types:

CardType	TransactionType	Settlement	TaskBox(s)
Credit Card	Pre-Auth	N/A	**Capture, Repeat Sale**
	Sale, ForceCapture	Unsettled	**Void, Repeat Sale**
		Settled	**Refund, Repeat Sale**
	Credit	Unsettled	**Void, Repeat Sale**
		Settled	**Repeat Sale**
	Void	Unsettled	**Repeat Sale**
		Settled	
Gift Card	Sale	Unsettled	**Void**
		Settled	**Refund**

Information Refer to Void on page 48, Refund on page 49, Capture on page 51 and Repeat Sale on page 50 in this chapter.

FIGURE 4.9. Displaying a transaction receipt with captured signature.

Step	Action	Display
14.	In the transaction list (FIGURE 4.4), if you see an image icon beneath the transaction's Ref# link, it means a signature is captured for this transaction. Click on the image icon to view the captured signature.	

Date: 04/05/04
Time: 12:48:10

Tran Type: Authorization
Clerk: test merchant
Invoice:
ACCT: XXXXXXXXXXX8431
EMP: XX/XX
Issuer: Amex
CardHolder: John Doe
Entry Method: Manual
SYS REF: 1573
Sequence Number: 0302VQ0XWQLVBHVOXTG
Zip: 12345
Street: 123
Result: Approved
Response: 007946
AVS: Address Match No Zip Match

Amt: $2.00
Tax: $0.00
Tip: $0.00
Total: $2.00

I Agree to Pay Above Total Amount
According to Card Issuer Agreement
(Merchant Agreement/Credit Voucher)

Signature X.....

FIGURE 4.9. Displaying the transaction receipt with captured signature

Find Check Transactions

Information The process of searching for a check transaction is identical to that for a card transaction, except the searching filters are slightly different. Follow the Step/Action table below for details.

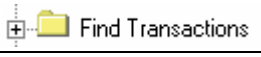
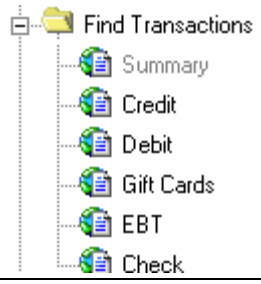
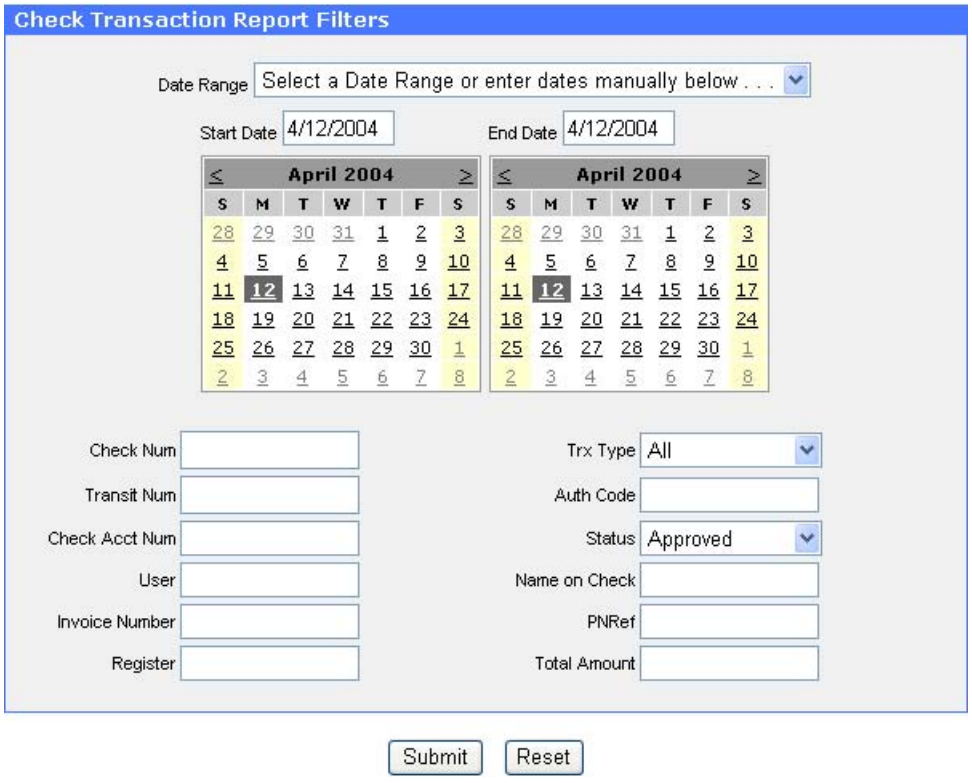
Step	Action	Display
1.	Click on the **Find Transactions** folder.	
2.	Click on the **Check** link.	

FIGURE 4.10. Displaying check transaction report filters



Step	Action	Display
3.	For date selections, refer to Step 3, under Transaction Summary on Page 37.	

Information For the rest of the filter fields, you don't need to fill out all. Instead, just the ones you know, because the less information you provide, the more matches you will get. The following table illustrates two filter fields, each with a drop-down list.

Find Check Transactions (continued)

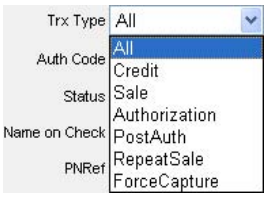
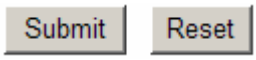
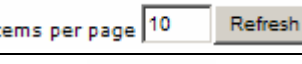
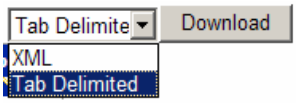
Step	Action	Display
4.	Choose a **Transaction Type** from the drop-down menu.	
5.	Choose a **Status** from the drop-down menu.	
6.	Press **Submit** (The **Reset** button clears the form).	

FIGURE 4.11. Displaying a list of check transactions

Check Report

Items per page 10 Refresh (0 will fill everything on one page) Report Format: XML Download

Ref #	Customer ID	Inv #	Date	Result	Payment Type	Account #	Transit #	Check #	Name	Type	Amt	User	Register
24348			9/2/2004 8:38:38 AM	APPROVED	ECHECK	******7890	123456780	1	; d	Sale	$1.00	vital2	
24223			8/31/2004 3:41:10 PM	APPROVED	ECHECK	******7890	123456780	4877	John Doe	Sale	$1.00	vital2	
24110			8/30/2004 10:36:13 AM	APPROVED	ECHECK	******7890	123456780	1001		Sale	$1.00	vital2	

Step	Action	Display
7.	Please refer to Step 9 through Step 11 in **Find Card Transactions** on pages 41-42 for more information on these three features.	 

Information The following table gives you an overview of each column as shown in FIGURE 4.11.

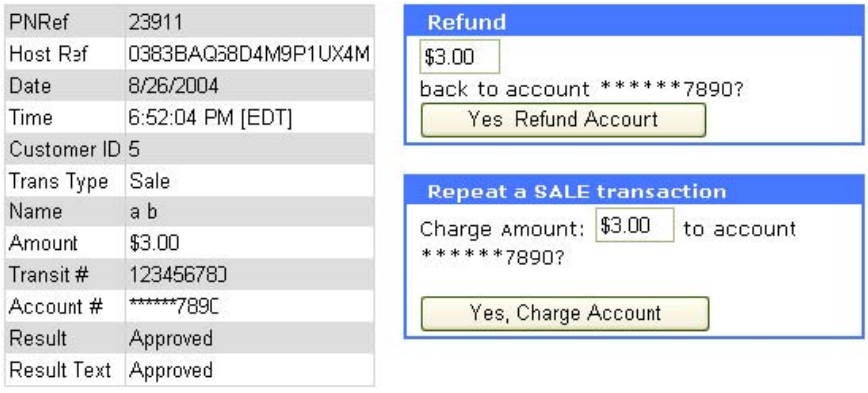
	Check
Ref#	A unique reference number that the system assigns to each transaction for an easy retrieval.
Customer ID	A unique number that the merchant assigns to identify a customer.
Inv#	The optional invoice number that is associated with the transaction.
Date	The date and time the transaction was processed.
Result	The response for the transaction. Examples are: Approved, Declined.
Payment Type	The transaction's payment type. Examples are: ECHECK, VERIFY.
Account#	The last 4 digits of the checking account number.
Transit#	The financial institution's transit (bank routing) number for the check.

Find Check Transactions (continued)

	Check (continued)
Check#	The check number.
Name	The customer's name shown on the check.
Type	The type of transaction processed. Examples are: Sale, Credit.
Amt	The dollar amount of the check transaction.
User	The user name or terminal that processed the transaction.
Register	The register number on which the transaction is performed.

Step	Action	Display
8.	To view the detail of a check transaction, click on its **Ref#** link.	

FIGURE 4.12. Displaying the check transaction detail has two task boxes



Information There are three kinds of task boxes you may see, **Void**, **Refund**, and **Repeat Sale**, located to the right of the check transaction detail. The following table shows task boxes matching types of check transactions:

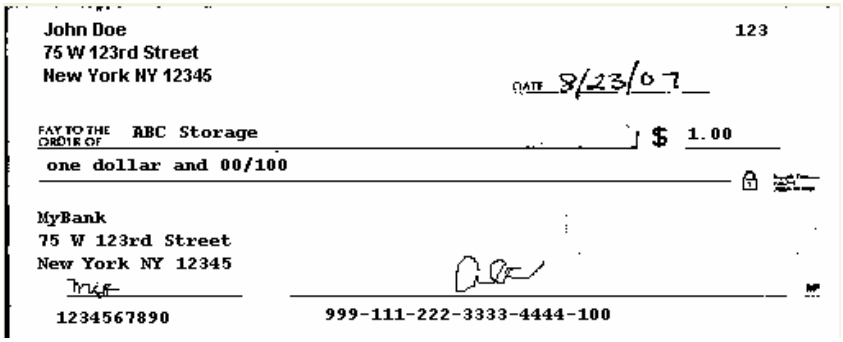
Settlement	TransactionType	TaskBox(s)
Unsettled	Sale	**Void, Repeat Sale**
Settled	Sale	**Refund, Repeat Sale**
Unsettled	Credit	**Void**

Refer to Void on page 48, Refund on page 49, and Repeat Sale on page 50 in this chapter.

Find Check Transactions (continued)

Step	Action	Display
9.	In the transaction list (FIGURE 4.11), if you see an icon beneath the transaction's Ref# link, that means a check image is captured for this transaction. Click on the image icon.	24223

FIGURE 4.13. Displaying a check image



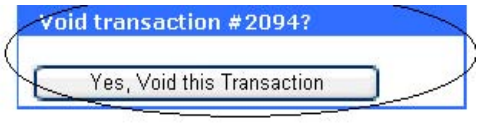
Void Transactions

Information Through **Find Transactions**, you can perform Void on unsettled credit card, gift card and check transactions:

FIGURE 4.14. Displaying the Void task box to the right of the transaction detail

Print Receipt

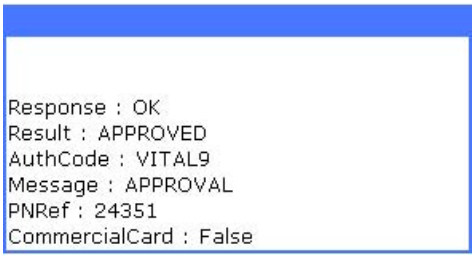
Date	4/12/2004
Time	12:16 PM EDT
Trans Type	ForceCapture
Auth Amt	$0.00
Total Amt	$2.00
Account	**********8431
Exp Date	0509
Issuer	Amex
Name	John Doe
Invoice#	
Street	
Zip	
Entry Method	Manual
Result	APPROVED
AuthCode	007946
Message	APPROVAL
PNRef	2094
CVResult	
AVSResponse	Address Match No Zip Match



Void Transactions (continued)

Step	Action	Display
1.	To void a transaction, press **Yes, Void this Transaction**.	Yes, Void this Transaction

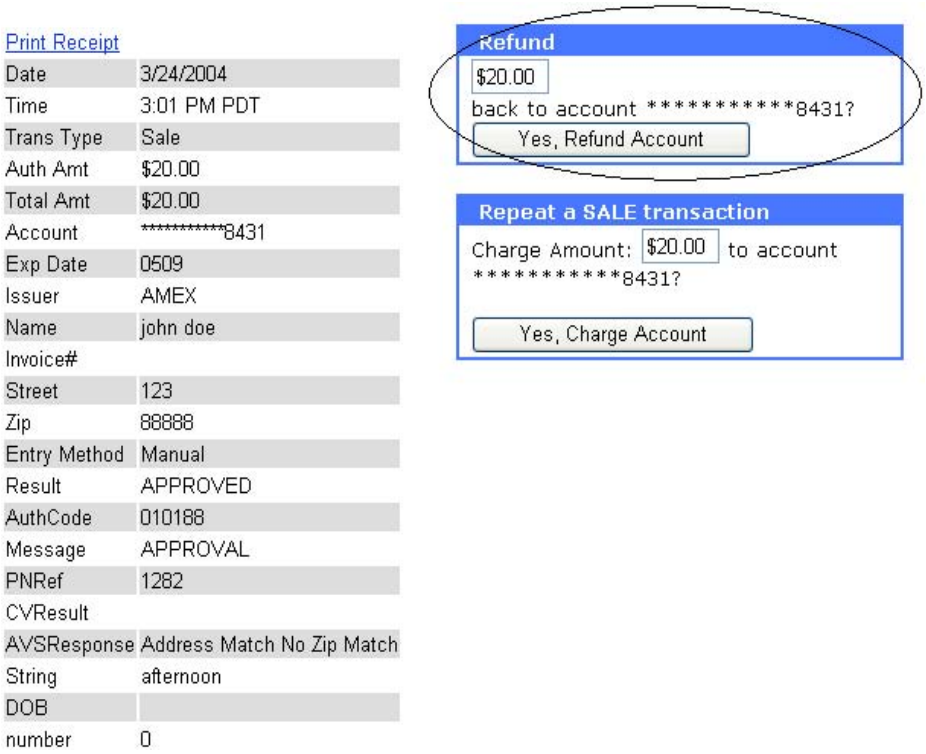
FIGURE 4.15. Displaying a void transaction confirmation box



Refund Transactions

Information Similar to void transactions, through **Find Transactions**, you can provide **Refunds** on settled credit card, gift card and check transactions:

FIGURE 4.16. Displaying the **Refund** task box to the right of the transaction detail



Refund Transactions (continued)

Step	Action	Display
1.	To adjust the refund amount, edit the amount field (A valid refund amount is less than or equal to the original transaction amount).	$20.00
2.	Click on **Yes, Refund Account**.	Yes, Refund Account

FIGURE 4.17. Displaying a refund transaction confirmation box

Repeat Sale Transactions

Information

Through **Find Transactions**, you can perform **Repeat Sale** on existing credit card and check transactions. For credit card repeat sale, you are actually processing a brand new sale transaction, which is slightly different from the repeat sale discussed in Chapter 1, **Virtual Terminals**. Under **Virtual Terminals**, the repeat sale refers to a recurring or installment transaction. Through **Find Transactions**, theoretically, you can perform repeat sale on any existing **Sale**, **PreAuth**, **ForceCapture** (**PostAuth** or **ForceAuth**), and **Return/Credit** credit card transaction.

To make a **Repeat Sale**, first find the target transaction through the steps described earlier in this chapter. Then click on the transaction's **Ref#** link. The **Repeat Sale** task box will appear.

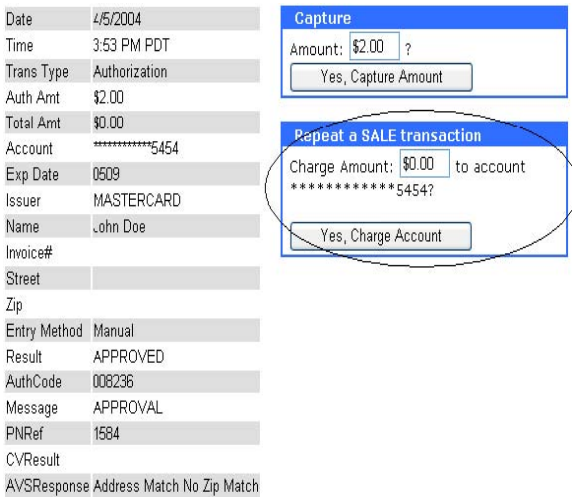


FIGURE 4.18.
Displaying the **Repeat Sale** task box to the right of the transaction detail

Repeat Sale Transactions (continued)

Step	Action	Display
1.	To change the amount of the repeat sale, edit the amount field.	Charge Amount: $0.00
2.	Click on **Yes, Charge Account**.	Yes, Charge Account

FIGURE 4.19. Displaying a repeat sale confirmation box

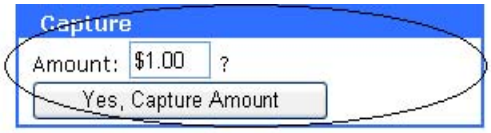
Repeat a SALE transaction
Charge Amount: $3.00
Response : OK
Result : APPROVED
AuthCode : VITAL8
Message : APPROVAL VITAL8
PNRef : 24762
CommercialCard : False
Click here to go to the Current Batch Report to view this transaction.

Capture PreAuth Transactions

Information The procedure of capturing a **PreAuth** credit card transaction, is also called **PostAuth**. It is the completion of a **PreAuth** transaction. To do so, first locate the transaction through the steps described earlier in this chapter. Then click on the transaction's **Ref#** link. A **Capture** task box will appear to the right of the transaction detail.

Print Receipt

Date	4/5/2004
Time	10:57 AM PDT
Trans Type	Authorization
Auth Amt	$1.00
Total Amt	$0.00
Account	**********0016
Exp Date	0509
Issuer	DINERS
Name	Jane Doe
Invoice#	
Street	
Zip	
Entry Method	Manual
Result	APPROVED
AuthCode	007801
Message	APPROVAL
PNRef	1563
CVResult	
AVSResponse	Address Match No Zip Match



Capture PreAuth Transactions (continued)

Step	Action	Display
1.	To change the capturing amount, edit the amount field.	Amount: $1.00 ?
2.	Press **Yes, Capture Amount**.	Yes, Capture Amount

FIGURE 4.21. Displaying a capture confirmation box

Chapter 5

Recurring Billing

How to Configure Transactions for Recurring Billing.

The **Recurring Billing** functions allow merchants to bill customers on a recurring basis. Each day, a batch process runs automatically and processes all the recurring transactions scheduled for that day. This chapter describes how to set up a customer's recurring billing, including: add a recurring billing customer, add a payment method for the billing, and configure the recurring billing contract.

Add & Edit a Customer

Step	Action	Display
1.	Click on the **Recurring Billing** folder.	Recurring Billing
2.	Click on the **Add Customer** link.	Recurring Billing Add Customer

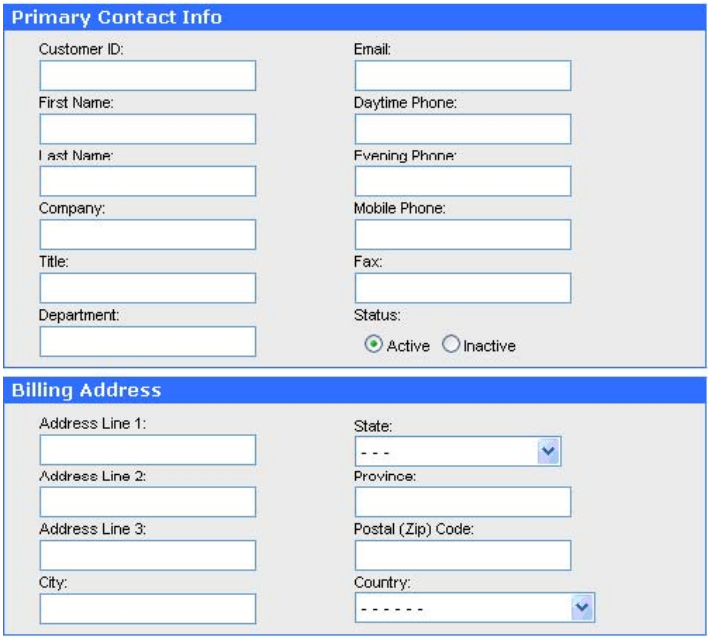


FIGURE 5.1. Displaying the new customer information form

Add & Edit a Customer (continued)

Information In the new customer information form, the **Customer ID** field is for your own reference. Typically, you should make this field same as the customer identifier in your CRM (Customer Relationship Management) or billing system.
The required fields in the form are: Customer ID, plus one of these three fields: **First Name**, **Last Name**, or **Company**.

Step	Action	Display
3.	Enter all the information necessary to identify the customer for recurring billing, then press the **Add Customer** button.	Add Customer

FIGURE 5.2. Displaying the recurring billing customer profile screen

Information The recurring billing customer profile screen appears after you add a new recurring billing customer. It includes three sections: **Primary Contact**, **Payment Info**, and **Contracts**. Each section has a link in the header that allows you to edit or add information associated with that section.

You can also reach this screen by selecting **View Customers** in the **Recurring Billing** folder, which we will discuss later in this chapter.

Step	Action	Display
4.	To edit the customer primary contact information, click on the **Edit Customer** link in the Primary Contract section header.	Edit Customer
5.	The customer contact information form will appear. Edit the fields accordingly.	
6.	Press **Update Customer**. This will take you back to the Customer Profile Screen.	Update Customer

Add & Edit a Payment Item

Information You can add two types of payment method for a recurring billing customer: Credit Card and ACH (E-Check). The following Step/Action table and figures describe the two payment items in parallel.

Step	Action	Display
1.	From the recurring billing customer profile screen click the **Add Credit Card or ACH** link in the Payment Info section header.	Add Credit Card or ACH

FIGURE 5.3. Displaying two payment item options

Step	Action	Display
2.	Select either **Credit Card** or **ACH**.	Credit Card ACH

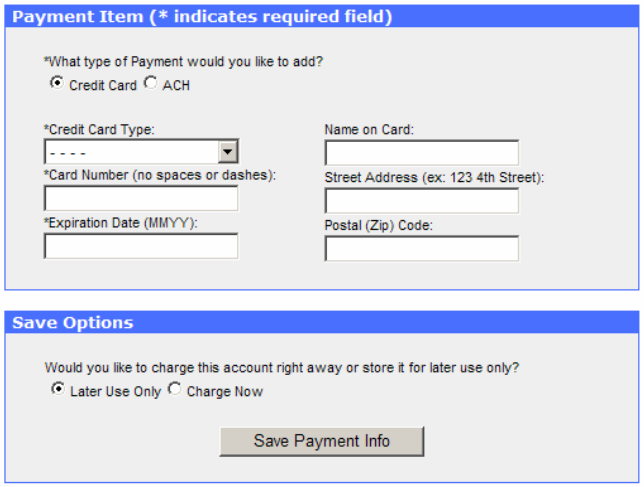

Payment Item (* indicates required field)
*What type of Payment would you like to add?
Credit Card
ACH
*Credit Card Type:
- - - -
*Card Number (no spaces or dashes):
*Expiration Date (MMYY):
Name on Card:
Street Address (ex: 123 4th Street):
Postal (Zip) Code:
Save Options
Would you like to charge this account right away or store it for later use only?
Later Use Only
Charge Now
Save Payment Info

FIGURE 5.4.a. Displaying the Credit Card payment detail

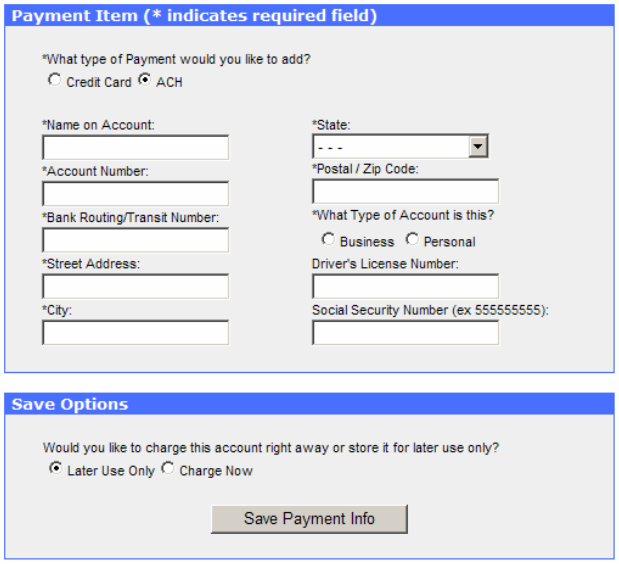


FIGURE 5.4.b. Displaying the ACH payment detail

Add & Edit a Payment Item (continued)

Step	Action	Display
3.	Fill out the credit card or ACH information.	
4.	You have two options to charge the customer on this payment item: either charge later or charge now. If you select Later User Only, simply press **Save Payment** Info. This will take you back to the recurring billing customer profile screen. If you select **Charge Now**, follow **Steps 5 and 6**.	

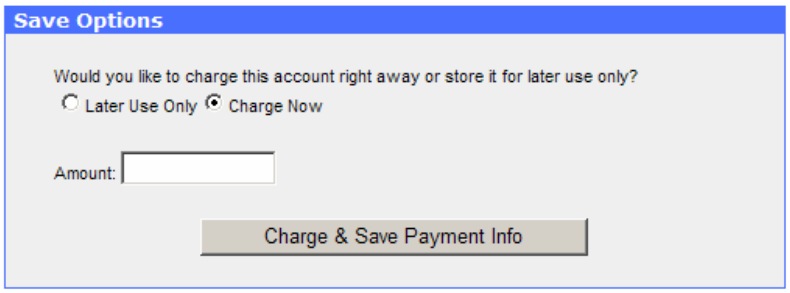

Save Options
Would you like to charge this account right away or store it for later use only?
Later Use Only Charge Now
Amount:
Charge & Save Payment Info

FIGURE 5.5. Displaying the **Charge Now** box

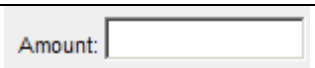
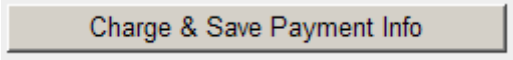
Step	Action	Display
5.	Insert an amount in the Amount field.	
6.	Press **Charge & Save Payment Info**.	

FIGURE 5.6.a. Displaying a credit card receipt

PNRef	25086
Date	9/10/2004
Time	2:27:42 PM [PDT]
Customer ID	1
Trans Type	Sale
Name	a b
Issuer	MASTERCARD
Account	**********5454
Exp Date	0509
Entry Method	Manual
Auth Amt	$2.00
Total Amt	$2.00
Street	123
Zip	12345
Result	Approved
AuthCode	VITAL1
Message	NO MATCH
AVS Response	N

FIGURE 5.6.b. Displaying an ACH receipt

PNRef	28701
Host Ref	0383WP39Q7VG2QJWKRH
Date	9/13/2004
Time	3:16:29 PM [PDT]
Customer ID	1
Trans Type	Sale
Name	Jane Doe
Amount	$1.00
Transit #	123456780
Account #	******7890
Result	Approved
AuthCode	D5Z2CC
Result Text	Approved

Add & Edit a Payment Item (continued)

Step	Action	Display
7.	To go back to the recurring billing customer profile screen, press the View Customer link above the receipt.	
	Home | Recurring Billing | Find Customer(s) | View Customer |	

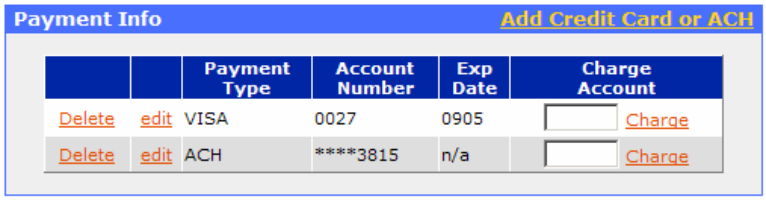


FIGURE 5.7. Displaying the Payment Info section after adding both credit card and ACH

Step	Action	Display
8.	To edit the payment item, click on **edit**. to the left of payment type. To delete a recurring payment, click on **Delete**.	edit

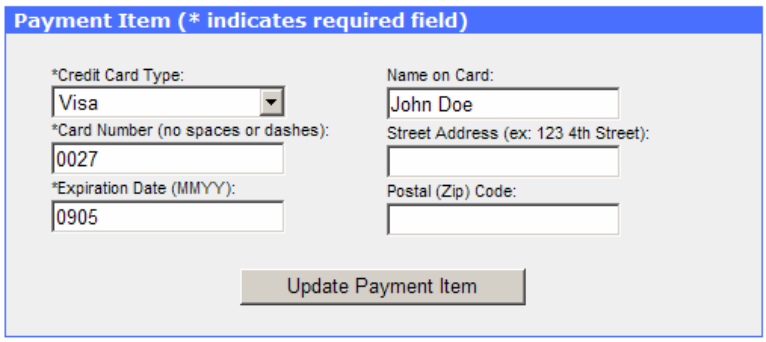


FIGURE 5.8.a. Displaying the credit card information

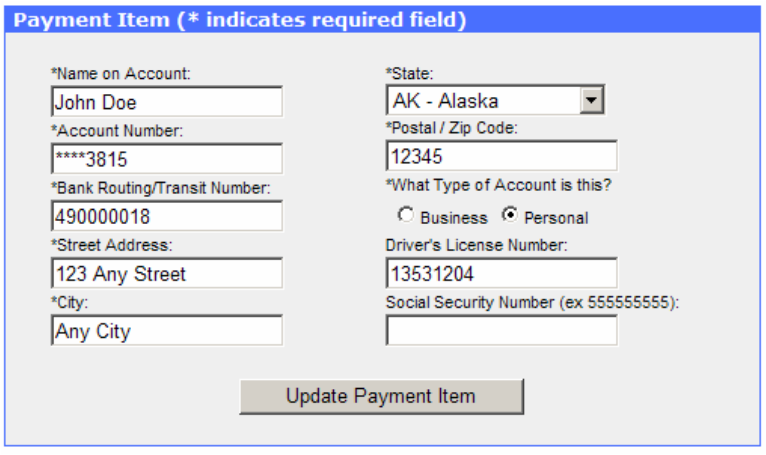


FIGURE 5.8.b. Displaying the ACH information

Step	Action	Display
9.	Edit the payment information and press Update Payment Item. This will take you back to the recurring billing customer profile screen.	Update Payment Item

Add & Edit a Payment Item (continued)

Information Once a payment term is properly populated, you will have the option to charge to the customer's payment account.

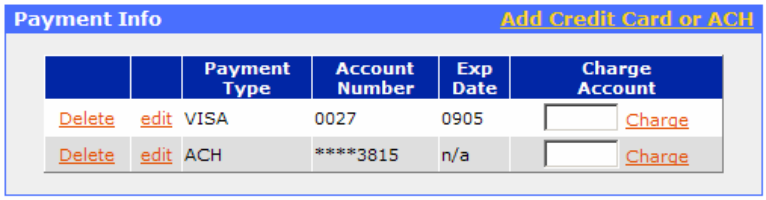


FIGURE 5.9. Displaying the Payment Info section

Step	Action	Display
10.	To charge to an established payment item account, input an amount in the **Charge Amount** box, and click on the Charge link.	1.00 Charge

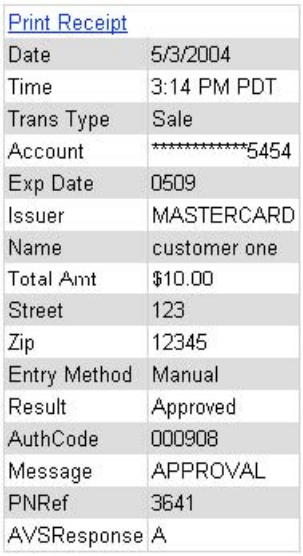


FIGURE 5.10. Displaying a credit card receipt

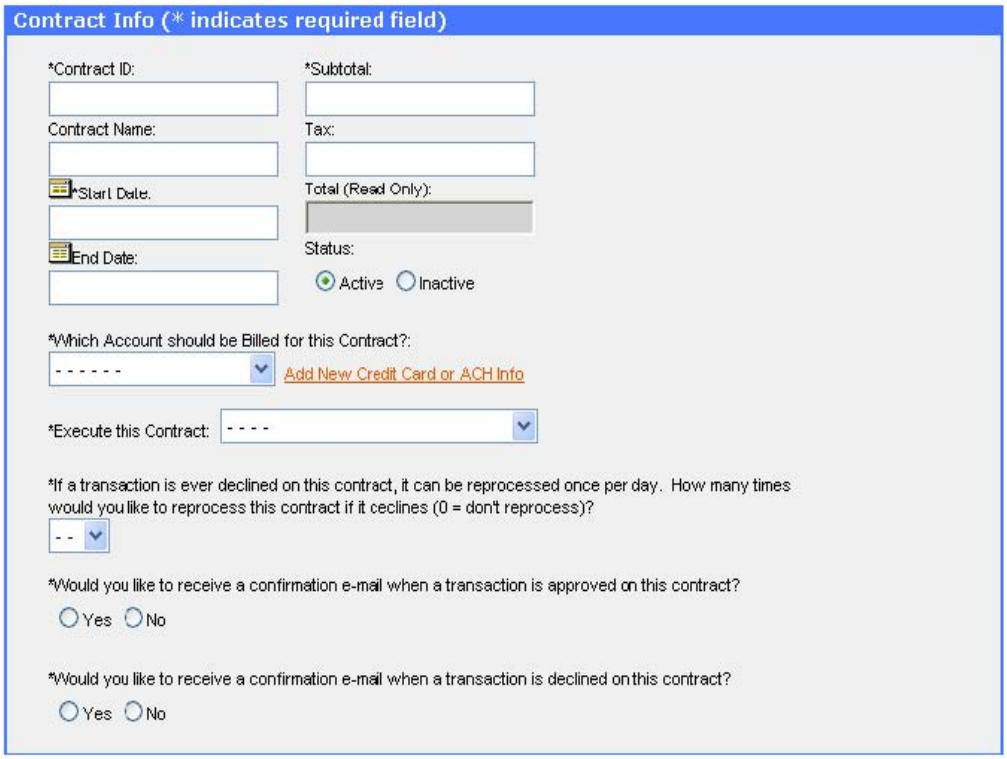
Add & Edit a Contract

Information A recurring billing contract contains billing information, such as when, how much, and how often to charge a customer. Prior to adding a contract, you need to have at least one payment item available for billing the customer. Use the following Step/Action table for assistance to add a contract for a current customer.

Step	Action	Display
1.	Click on the **Add Contract** link in the header of the **Contracts** section inside the recurring billing customer profile screen.	Add Contract

Add & Edit a Contract (continued)

FIGURE 5.11. Displaying the Contracts Info form


Contract Info (* indicates required field)
*Contract ID:
*Subtotal:
Contract Name:
Tax:
*Start Date:
Total (Read Only):
End Date:
Status:
Active
Inactive
*Which Account should be Billed for this Contract?:
- - - - - -
Add New Credit Card or ACH Info
*Execute this Contract:
- - - -
*If a transaction is ever declined on this contract, it can be reprocessed once per day. How many times would you like to reprocess this contract if it declines (0 = don't reprocess)?
- -
*Would you like to receive a confirmation e-mail when a transaction is approved on this contract?
Yes
No
*Would you like to receive a confirmation e-mail when a transaction is declined on this contract?
Yes
No

Information The following table describes each input fields in the Contract Info form.

	Contract Info
Contract ID	Required. A unique number or word identifying the contract.
Contract Name	Optional. The name of a contract. You can also use this field to specify a contract type, such as Gold, Silver, or Bronze.
Start Date	Required. The first date the contract is to be executed. Notice the start date cannot be on the same day that you enter the contract. This is because the payment server's recurring batch process may have already run for the day.
End Date	Optional. The date that the contract is to be terminated. If the contract is ongoing, leave this field blank.
Subtotal	Required. The amount before tax to be charged to the customer each time the contract gets executed.
Tax	Optional. The tax amount for the payment.
Total	A Read Only field, which is automatically populated by adding **Subtotal** and **Tax**. This is the total amount that will be charged every time the contract gets executed.

Add & Edit a Contract (continued)

	Contract Info (continued)
Status	Required. By default, a contract is set to Active when created. Once a contract expires or a customer status is set to **Inactive**, the contract status will automatically become **Inactive**. A contract with an **Inactive** status will not be executed.
Payment Item	(Which Account should be Billed for this Contract) Required. Select a payment item for the contract to execute on.
Contract Frequency	(Execute this Contract) Required. Select how often the contract gets executed. Refer to the notes on page 69 for more information.
Retry Processing Payment	Required. If a contract is executed, but for some reason, the transaction is declined, this field will tell the payment server how many times to re-process the transaction. A contract will only be executed once per day. Any transactions that fail will not be attempted again until the following day. By selecting "0", the contract will not execute again until the next scheduled charge date and will only charge the regular amount of the contract. In other words, when this field is set to "0", and a transaction fails, the recurring billing system will not try to recover the funds that it failed to obtain previously.
Email Approval	Required. Choose to receive a confirmation e-mail every time the contract's payment is approved.
Email Declined	Required. Choose to receive a confirmation e-mail every time the contract's payment is declined.

Information Following are two reminders when processing transactions through recurring billing.

- If a transaction is declined and you have selected "10" retries (the maximum amount of times you can retry) in the **Retry Processing Payment** field, the payment server will keep trying to process the transaction until it is either approved or retried 10 times. This will not affect the next bill date. For example, you have a contract setup to charge $15 to a credit card on the first day of every month; if on 5/1/2004 the transaction is declined, but it is finally approved on 5/6/2004, the next bill date will still be 6/1/2004.

- A contract can only have one transaction pending at any given time. For example, you have a contract set up to process daily. If the credit card gets declined today and you requested to have it retry several times, ***the contract will not execute*** at its regular time tomorrow. When the recurring billing system of the LUCY™ Gateway runs tomorrow, it will see this contract is flagged as declined and will try to reprocess the declined transaction. Therefore, the new charge for tomorrow will not be queued. It is recommended that daily contracts have retries set to "0" and that you request to have a decline confirmation e-mail sent. This way, you can take the necessary steps to resolve declined payments without missing any further payments.

Add & Edit a Contract (continued)

Step	Action	Display
2.	Input the contract information into the Contract Info form.	
3.	Press **Add Contract**. This will take you back to the recurring billing customer profile screen.	Add Contract

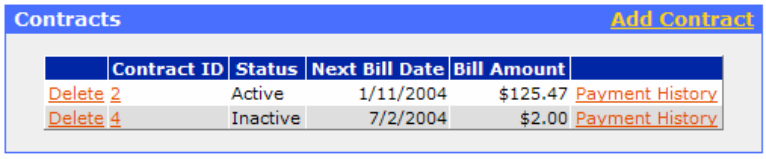
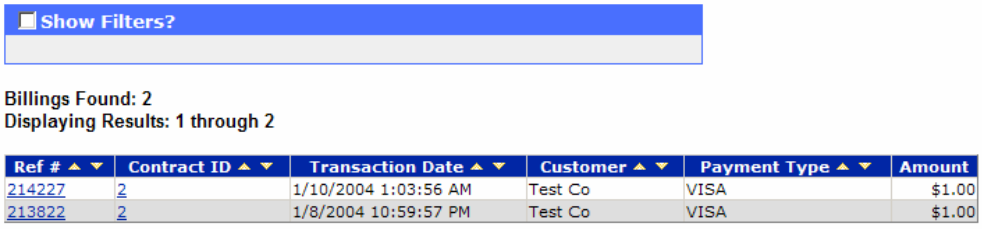


FIGURE 5.12. Displaying two contracts added

Step	Action	Display
4.	To edit a contract, click on its **Contract ID** link.	Contract ID 2
5.	The Contract Info form will appear again for you to edit.	
6.	Press **Update Contract** afterwards. This will take you back to the recurring billing customer profile screen.	Update Contract
7.	To view the payment history on this contract, click on the **Payment History** link.	Payment History

FIGURE 5.13. Displaying a contract's payment history



View Customers

Information The **View Customers** link inside the **Recurring Billing** folder enables you to search for a customer using certain filters. Use the following Step/Action table for assistance to find a recurring billing customer.

Step	Action	Display
1.	Click on the **Recurring Billing** folder.	Recurring Billing
2.	Click on the **View Customers** link.	Recurring Billing Add Customer View Customers

View Customers (continued)

FIGURE 5.14. Displaying the customer filters

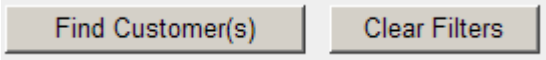
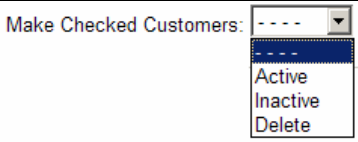
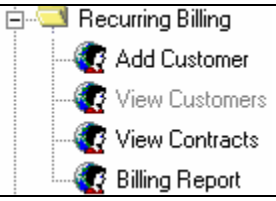
Step	Action	Display
3.	To display all customers, simply press **Find Customer(s)**. Otherwise, go to the next step.	
	To search by field, click on the drop-down arrow in the **Search By** box, and choose a field accordingly.	
	Input the search value in the **Search Value** text box.	
	To view customers based on their status, select the status option.	
4.	Press **Find Customer(s)** (**Clear Filters** lets you clear all the field contents you have entered).	

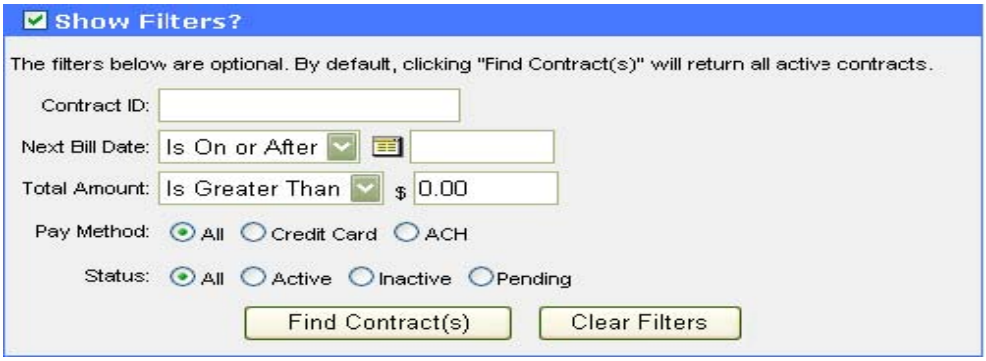
FIGURE 5.15. Displaying a customer searching result

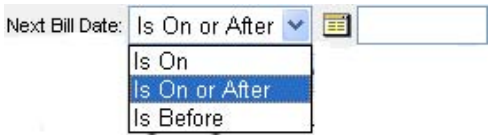
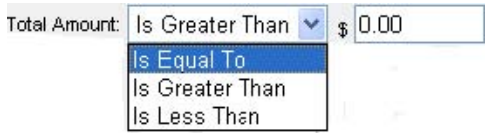
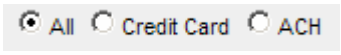
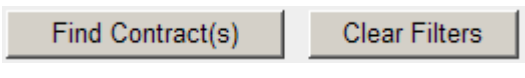
Step	Action		Display
5.	To refine your search, check the **Show Filters** box to expand the filter section. Then edit the filter fields again.		
	To send an email to the customer.		
	To activate or inactivate a recurring billing customer account.	Check the customer.	
		Choose either **Active** or **Inactive** from the **Active/Inactive** drop-down list.	
6.	To view the customer information, click on the **Customer ID** link. This will take you to the recurring billing customer profile screen.		

View Contracts

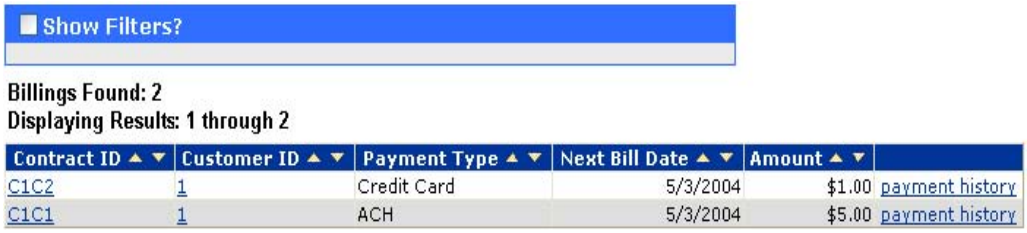
Information The **View Contracts** link enables you to search for a contract under certain filters. Use the following Step/Action table for assistance to find a contract.

Step	Action	Display
1.	Click on the **Recurring Billing** folder.	
2.	Click on the **View Contracts** link.	


Show Filters?
The filters below are optional. By default, clicking "Find Contract(s)" will return all active contracts.
Contract ID:
Next Bill Date: Is On or After
Total Amount: Is Greater Than $ 0.00
Pay Method: All Credit Card ACH
Status: All Active Inactive Pending
Find Contract(s)
Clear Filters

Step	Action	Display
3.	If you want to view all active contracts, Simply press **Find Contract(s)**.	
	To search for a specific contract, input the ID into the **Contract ID** field.	
	Or, click on the drop-down arrow to choose a date option for the **Next Bill Date** field, and enter a date either by clicking on the calendar link to select a date, or by entering a date manually in the **Date** box.	
	Or/And click on the drop-down arrow to choose an amount option for the **Total Amount** field, and enter an amount in the **Total Amount** field.	
	You can also narrow down your search by the contract's payment method; click on one of the payment method radio buttons.	
	To search according to the contract's status, choose one option from the four status radio buttons.	
4.	Click on the **Find Contract(s)** button (**Clear Filters** lets you clear all the field contents you have entered as search criteria).	

View Contracts (continued)

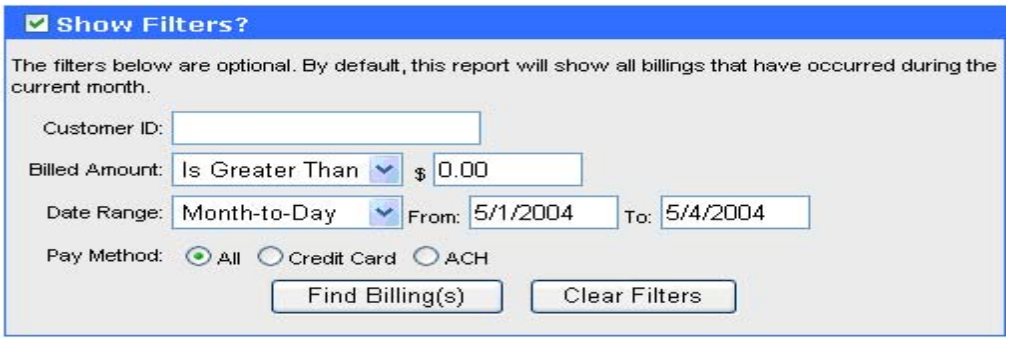


Step	Action	Display
5.	To refine your search, check the **Show Filters** box to expand the filter section. Then enter your search criteria again.	Show Filters?
	To view the contract's owner, click on the **Customer ID** link. This will take you to the recurring billing customer profile screen.	Customer ID 1
	To view the payment history on this contract, click on the **Payment History** link.	Payment History
6.	To view the details of a contract, click on that Contract's ID link. This will take you to the **Contract Info** form.	Contract ID C1C2

Billing Report

Information The **Billing Report** link enables you to view all the approved transactions inline with their corresponding contracts. In the report, transactions processed automatically through recurring billing will be listed. Other transactions made under Recurring Billing will not appear, including charging on either a payment item when it's newly created, or a payment item inside the Payment Info section. You can find those transactions through **Find Transactions** instead.

Step	Action	Display
1.	Click on the **Recurring Billing** folder.	Recurring Billing
2.	Click on the **Billing Report** link.	Recurring Billing Add Customer View Customers View Contracts Billing Report


Show Filters?
The filters below are optional. By default, this report will show all billings that have occurred during the current month.
Customer ID:
Billed Amount: Is Greater Than $ 0.00
Date Range: Month-to-Day From: 5/1/2004 To: 5/4/2004
Pay Method: All Credit Card ACH
Find Billing(s)
Clear Filters

Billing Report (continued)

Information The **Show Filters** section help you narrow down the transaction report for a specific recurring billing customer, amount, date range, or payment method. The following Step/Action table walks you through the billing report.

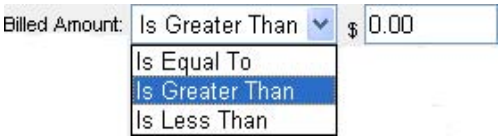
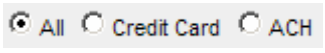
Step	Action		Display
3.	If you want to view all active contracts, simply press **Find Billing(s)**.		
	To search for a specific customer, input the Customer ID into the **Customer ID** field.		
	Or/And click on the drop-down arrow to choose an amount option for the **Billed Amount** field, and enter an amount in the **Billed Amount** field.		
	Or/And choose a date range	Click on the drop-down arrow, and select a pre-defined date range.	
		Or, manually enter the start date and end date for a date range.	
	You can also narrow down your search by the contract's payment method; click on one of the payment method radio buttons.		
4.	Click on the **Find Billing(s)** button (**Clear Filters** lets you clear all the field contents you have entered as search criteria).		

FIGURE 5.19. Displaying the billing report (Notice the ▲ and ▼ buttons under each column name are for sorting the listed transactions.)

Ref #	Contract ID	Transaction Date	Customer	Payment Type	Amount
3610	C1C1B	5/3/2004 8:38:40 AM		ECHECK	$5.00
3611	C1C1B	5/3/2004 9:02:54 AM		ECHECK	$5.00
3617	C1C1B	5/3/2004 9:32:49 AM		ECHECK	$5.00
3618	C1C1B	5/3/2004 9:39:52 AM		ECHECK	$5.00

Step	Action	Display
5.	To view the contract for a particular transaction, click on its **Contract ID** link.	Contract ID C1C1B
6.	To view the details of a transaction, click on the transaction's **Ref#** link.	Ref # 3610

Chapter 6

Preferences and Merchant Support

How to Change Personal Settings and Get Additional Support.

This chapter discusses five main functions of **Preferences**: regulate access to a user account, add custom fields for transactions, set up input devices for the payment server, change the user password, and modify security levels to grant a user specific access to certain functions.

Furthermore, we include information on the remaining features in the menu bar: send e-mails to your payment solution service provider, and log out of the payment gateway.

User Access Control

Information By verifying the requesting party's IP (Internet Protocol) address and country, the Access Control preference grants or denies access to a merchant user account. All IP's and all countries are allowed accesses by default.

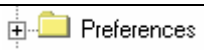
Step	Action	Display
1.	Click on the **Preferences** folder.	
2.	Click on the **Access Control** link.	

FIGURE 6.1. Displaying the current access control settings

User Access Control (continued)

Information Validating IP and validating country have identical steps to follow. The following Step/Action table will walk you through the two procedures simultaneously.

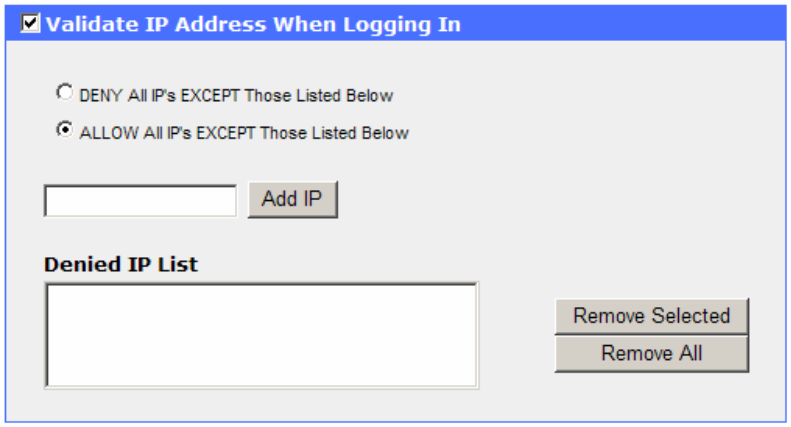
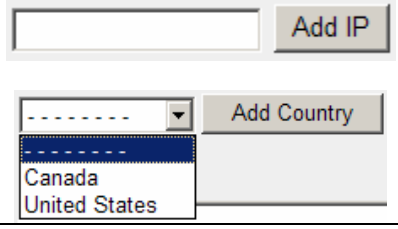

Validate IP Address When Logging In
DENY All IP's EXCEPT Those Listed Below
ALLOW All IP's EXCEPT Those Listed Below
Add IP
Denied IP List
Remove Selected
Remove All

FIGURE 6.2.a.
Displaying the **Validate IP** box

FIGURE 6.2.b.
Displaying the **Validate Country** box

Information There are two options:
DENY ALL IP's/Countries EXCEPT Those Listed Below
ALLOW ALL IP's/Countries EXCEPT Those Listed Below
The default settings for both IP and country are **ALLOW**. Besides, for country, all unknown countries are set to deny.

Allow All IPs/Countries

Step	Action	Display
4.	To add one or more IP's/Countries to the **Denied IP/Country List**, for IP, type an IP address in the **Add IP** text box and then press **Add IP**. For country, select a country from the country drop-down list,and then press **Add Country**. The IP address or country will be populated in the **Denied IP/Country** list.	

Allow All IP's/Countries (continued)

FIGURE 6.3.a. Displaying the **Denied IP** list

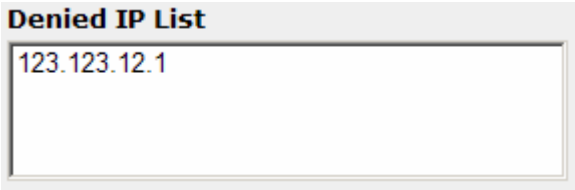


FIGURE 6.3.b. Displaying the **Denied Country** list

Step	Action	Display
5.	If you want to remove the IP/Country from the Denied IP/Country List one by one, click on the one(s) you want to remove, and then press the **Remove Selected** button.	Remove Selected
	Or, you can simply press the **Remove All** button to clear all IP's/countries shown in the **Denied IP/Country** List.	Remove All
6.	After you complete editing the settings for **ALLOW ALL IP's/Countries EXCEPT Those Listed Below**, you need to ensure this option will be in use. If you see the **Use This Option** button as it is shown in FIGURE 6.2, this means the **Deny All IP's/Countries EXCEPT Those Listed Below** option is currently in use, you need to press this button to switch to the **Allow** option. Notice the **Use This Option** button only appears when the checked option to its left is NOT currently in use. Therefore, when switching from one option to another, you must click on the **Use This Option** button for the change to take effect. If the **Use This Option** button does not show up, that means the **ALLOW ALL IP's/Countries EXCEPT Those Listed Below** option is already in use.	Use This Option

Deny All IP's/Countries

Step	Action	Display
1.	Check the **DENY ALL IP's/Countries EXCEPT Those Listed Below** radio button.	DENY All IP's EXCEPT Those Listed Below DENY All Countries EXCEPT Those Listed Below

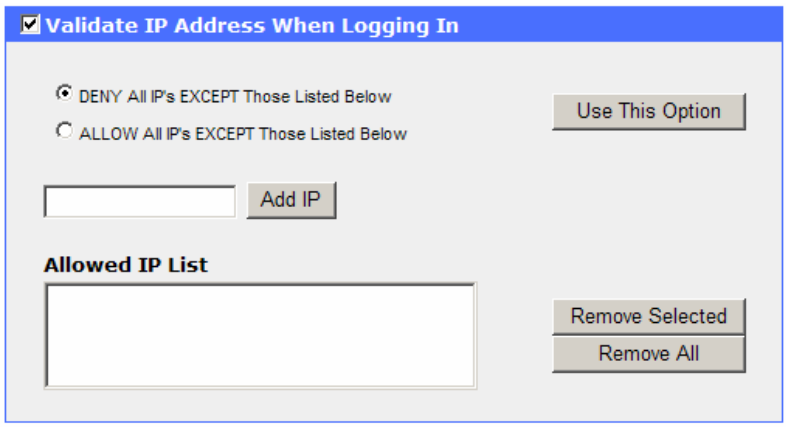

Validate IP Address When Logging In
DENY All IP's EXCEPT Those Listed Below
ALLOW All IP's EXCEPT Those Listed Below
Use This Option
Add IP
Allowed IP List
Remove Selected
Remove All

FIGURE 6.4.a. Displaying the **Validate IP** address box

Deny All IP's/Countries (continued)

Validate Country When Logging In
DENY All Countries EXCEPT Those Listed Below
ALLOW All Countries EXCEPT Those Listed Below
Deny All Unknown Countries
- - - - - - - - -
Add Country
Allowed Country List
Canada
United States
Remove Selected
Remove All

FIGURE 6.4.b. Displaying the **Validate Country** box

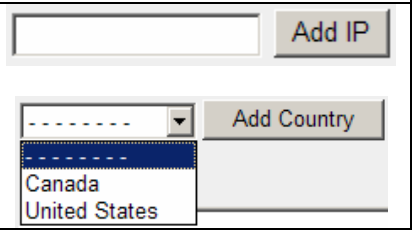
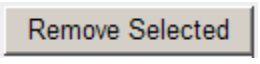
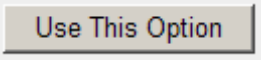
Step	Action	Display
2.	To add one or more IP's/Countries to the **Allowed IP/Country List**, for IP, type an IP address in the **Add IP** text box and then press **Add IP**. For country, select a country from the country drop-down list,and then press **Add Country**. The IP address or country will be populated in the **Allowed IP/Country** list.	

FIGURE 6.5.a. Displaying the **Allowed IP** list

FIGURE 6.5.b. Displaying the **Allowed Country** list

Step	Action	Display
3.	If you want to remove the IP/Country from the **Allowed IP/Country List** one by one, click on the one(s) you want to remove, and then press the **Remove Selected** button.	
	Or, you can simply press the **Remove All** button to clear all IP's/countries shown in the **Allowed IP/Country List**.	
4.	After you complete editing the settings for **DENY ALL IP's/Countries EXCEPT Those Listed Below**, you need to ensure this option will be in use. If you see the **Use This Option** button as it is shown in FIGURE 6.4, this means the **Allow All IP's/Countries EXCEPT Those Listed Below** option is currently in use, you need to press this button to switch to the Deny option. Notice the **Use This Option** button only appears when the checked option to its left is NOT currently in use. Therefore, when switching from one option to another, you must click on the **Use This Option** button for the change to take effect. If the **Use This Option** button does not show up, that means the **DENY ALL IP's/Countries EXCEPT Those Listed Below** option is already in use.	

Setting up Input Devices

Information The **Device Setup** preference enables you to configure parameters specific to what type of input device you desire to use with the LUCY™ Gateway. The input devices configurable are card readers, PIN pads, and check readers. Once configured, they can be used when you make transactions under Virtual Terminals. For more information on what parameters you need, to set up a device properly, check your device manual or consult the device manufacturer.

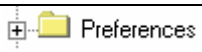
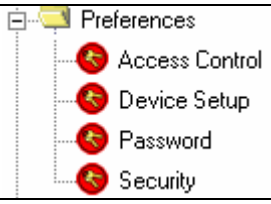
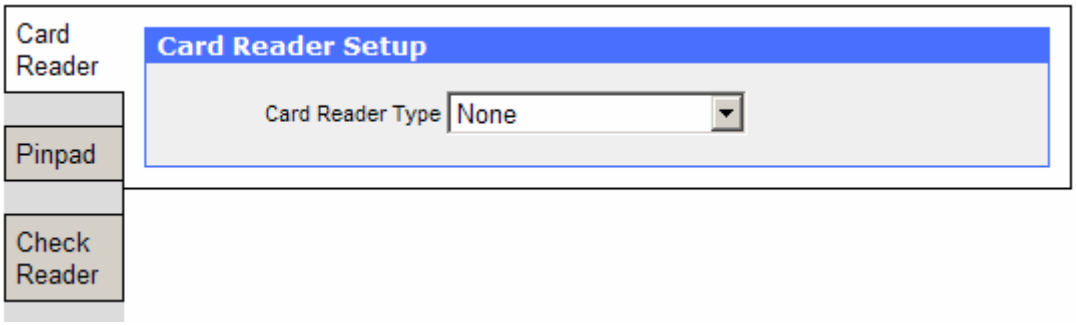
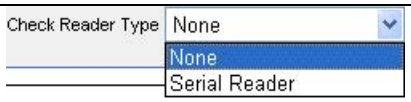
Step	Action	Display
1.	Click on the Preferences folder.	
2.	Click on the Device Setup link.	

FIGURE 6.8. Displaying the initial device setup screen



Setting up a Card Reader

Information The payment server's virtual terminal currently works with card reader devices such as serial card reader and keyboard wedge.

Step	Action	Display
3.	By default, the device setup screen first show the Card Reader setup. Select the type of card reader from the Card Reader Type drop-down list.	

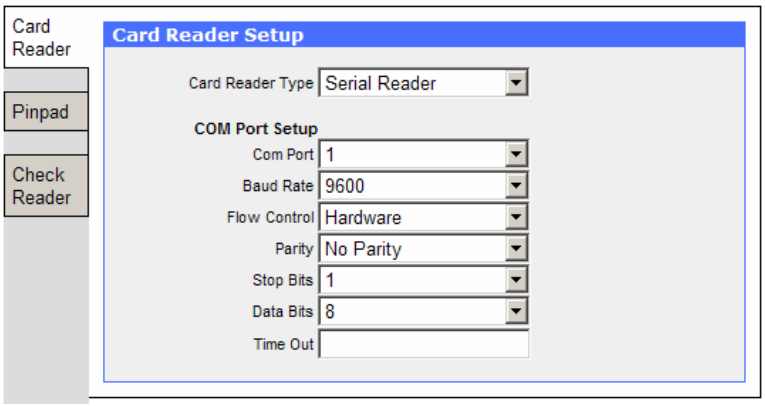
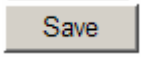


FIGURE 6.9. Display the card reader setup

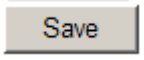
Information The following table shows each setup parameter and its valid values. It applies to all three types of input device.

Input Device Setup Parameter	Value
Com Port	1 – 30
Baud Rate	110, 300, 600, 1200, 2400, 4800, 9600, 14400, 19200, 28800, 38400, 56000, 57600, 115200, 128000, 256000
Flow Control	No Flow Control, Software, Hardware
Parity	No Parity, Odd, Even, Mark, Space
Stop Bits	1, 1.5, 2
Data Bits	5, 6, 7, 8
Time Out	(Numeric time out value in second)

Step	Action	Display
4.	Edit the individual settings accordingly and click the **Save** button to save your settings.	

Setting up a PIN pad device

Information The payment server's virtual terminal currently works with VeriFone 1000 PIN pad.

Step	Action	Display
1.	Click on the **Pinpad** link in the Initial Device Setup screen.	

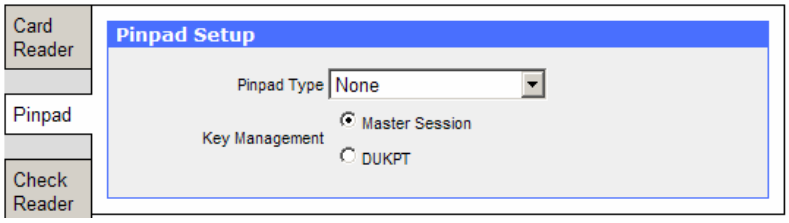
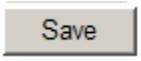


FIGURE 6.10. Display the **Pinpad Setup** box

Step	Action	Display
2.	Select a **Pinpad** type from the drop-down list.	
3.	Choose a **Key Management** option between Master Session and DUKPT.	
4.	Editing the settings accordingly and click on the **Save** button to save your settings (Refer to Input Device Setup Parameter).	

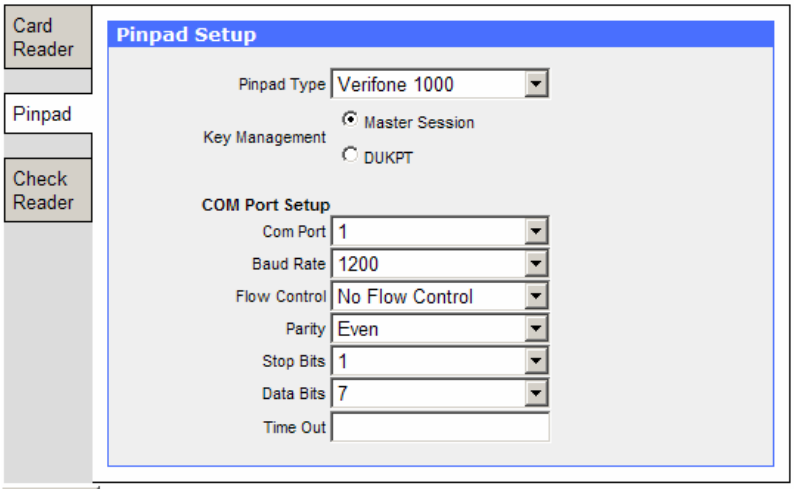


FIGURE 6.11. Display the Pinpad Setup options

Setting up a Check Reader

Information The payment server's virtual terminal currently works with serial checker reader and check image reader such as Magtek MICR Imager.

Step	Action	Display
1.	Click on the **Check Reader** link in the Initial Device Setup screen.	Save

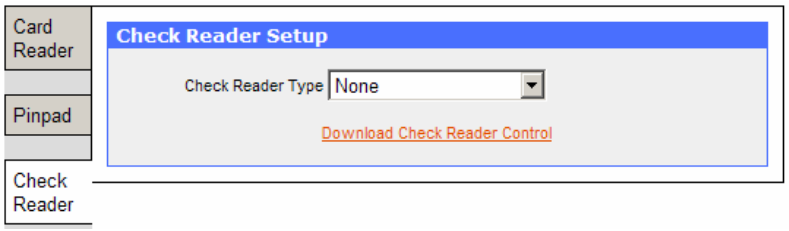


FIGURE 6.12. Display the **Check Reader Setup** box

Step	Action	Display
2.	Select a check reader type from the drop-down list.	Check Reader Type None None Serial Reader Magtek MICR Imager
3.	Editing the settings accordingly and click on the **Save** button to save your settings (Refer to Input Device Setup Parameter).	Save

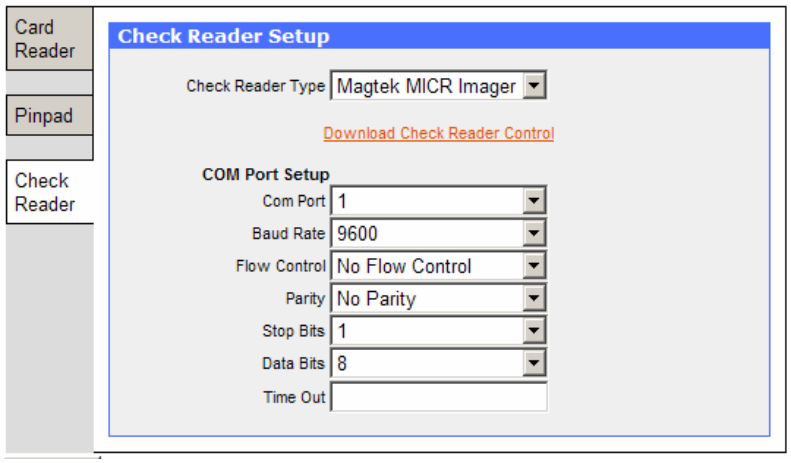


FIGURE 6.13. Display the check reader setup

Changing User Password

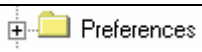
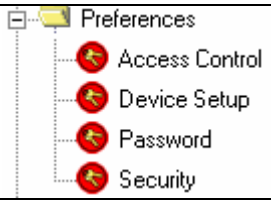
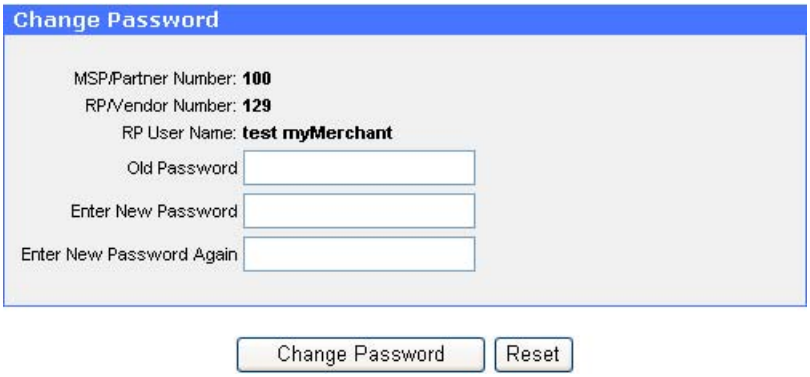
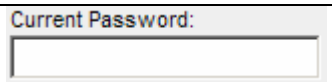
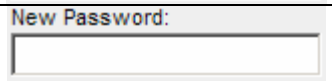
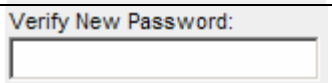
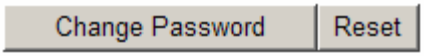
Step	Action	Display
1.	Click on the **Preferences** folder.	
2.	Click on the **Password** link.	

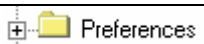
FIGURE 6.14. Display the change password box



Step	Action	Display
3.	Input the current password in the **Old Password** field.	
4.	Input your new password in the **New Password** field.	
5.	Confirm your new password by inputting it into the **Verify New Password** field.	
6.	Click on the **Change Password** button (The **Reset** button clears the contents in the fields).	

Setting Security

Information The **Security** preference is to set security for functions performed at the merchant user level. The user security level is assigned when each new user account is created. A merchant user will be able to access each function if his/her security level is greater than or equal to the number defined in this preference.

Step	Action	Display
1.	Click on the **Preferences** folder.	
2.	Click on the **Security** link.	

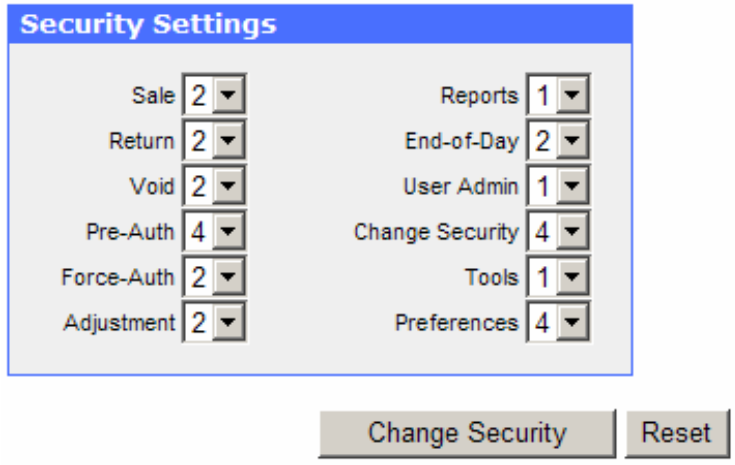
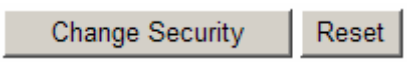


FIGURE 6.15. Displaying the security settings

Information The payment server currently has four levels of security settings: 1, 2, 3 and 4, with 4 being the highest security level and 1 the lowest. In the above figure, the numbers represent the minimum security level that a merchant user must have, in order to access the corresponding features. For example, if **Void** is set to 2, then a merchant user with security level of 2, 3 or 4 can void a transaction, but a merchant user with security level of 1 cannot perform voiding transactions. The table on the next page provides more details on each security item in the above figure.

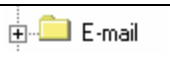
Step	Action	Display
3.	Select a proper security level for each item.	
4.	Press **Change Security** (The **Reset** button allows you to return to the previously saved settings).	

Setting Security (continued)

Security Setting	Effected Functionality	
	Folder	**Functions**
Sale	Virtual Terminals	Credit – Sale Debit – Sale Checks – Sale Gift Cards – Redeem
	Find Transactions	Credit – Repeat Sale
	Current Batch (for terminal-based processor)	Credit – Repeat Sale
Return	Virtual Terminals	Debit – Return Checks – Return Gift Cards – Refund
	Find Transactions	Credit – Refund
Void	Virtual Terminals	Checks – Void
	Find Transactions	Credit – Void Gift Cards – Void
	Current Batch (for terminal-based processor)	Credit – Void
Pre-Auth	Virtual Terminals	Credit – PreAuth Checks – Verify
Force-Auth	Virtual Terminals	Credit – ForceAuth Checks – ForceSale
Reports	Find Transactions	
End-of-Day	End of Day (for terminal-based processor only)	
User Admin	Manage Users	
Change Security	Preferences - Security	
Tools	N/A	

Sending E-mails to Merchant Support

Information The **E-mail** function provides contact links to merchant support from the LUCY™ Gateway support team. Clicking on the email link will aid you to send an email to either the Sales team or Support team of the LUCY™ Gateway.

Step	Action	Display
10.	Click on the **E-mail** folder.	
11.	To e-mail the sales staff, click on the **Sales** link. To e-mail support technicians, click on the **Support** link.	
12.	After your default mail application appears, type your e-mail and click **Send** in your email software.	

System Logout

Information The Logout link lets you log your user name out of the system.

Step	Action	Display
1.	Click on the **Logout** link.	

Index

C
Closed Batches
Credit Card, 32
Debit Card, 32
Definition, 30
EBT Card, 32
Settle Totals, 34
Current Batch
Credit Card, 31
Debit Card, 31
Definition, 30
EBT Card, 31

E
E-Mail Merchant Support Services, 77
End of Day, 36
Credit Card, 36
Debit Card, 36
EBT Card, 36
EULA, 2

F
Find Transactions
Check, 45
Credit Card, 39
Debit Card, 39
Definition, 37
EBT Card, 39
Gift Card, 39
Post-Auth, 51
Refund, 49
Repeat Sale, 50
Summary, 37
Void, 48

L
Login, 2
Logout, 77

M
Manage Users
Add a New User, 5
Email to a User, 7
Find & Edit Users, 6
Primary User
Definition, 8

O
Open Batch -- see Current Batch

P
Preferences
Access Control, 66
Allow All IP's/Countries, 67
DENY All IP's/ Countries, 68
Change Password, 74
Security Settings, 75
Set up Input Devices
Card Reader, 71
Check Reader, 73
PIN Pad, 72

R
Recurring Billing
Add/Edit Contract, 58
Add/Edit Customer, 53
Add/Edit Payment Item, 55
Billing Report, 80
Definition, 53
View Contracts, 63
View Customers, 61

T
Terminal-based processor
Definition, 30

V
Virtual Terminals
Check
ForceAuth -- *see* ForceSale
ForceSale, 20
Post-Authorization --*see* ForceSale
Pre-Authorization --*see* Verify
Return, 23
Sale, 18
Verify, 19
Void, 22
Credit Card
Force-Auth, 13
Pre-Auth, 12
Sale, 9
Duplicate Transaction, 10
Force Duplicate, 10
Repeat Sale, 10
Debit Card
Return, 16
Sale, 15

Gift Card Transactions
Activate, 27
Balance Increase --*see* Reload
Balance Inquiry --*see* Inquire
Credit --*see* Refund
Deactivate, 28
Inquire, 29
Redeem, 24
Refund, 26
Reload, 25
Return --*see* Refund
Sale --*see* Redeem